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Social Security *Bulletin*

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Volume 22

Number 11

Concurrent Receipt of Public Assistance
and Old-Age, Survivors, and Disability Insurance

New Graduated Pension System in Sweden



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Social Security in Review

Federal Credit Union Act Amended

On September 22, 1959, the President signed legislation (Public Law 86-354) that completely rewrites the Federal Credit Union Act. Some of the changes are substantive and designed to increase the scope and efficiency of Federal credit union operations. They include two provisions that are immediately effective; one increases the maximum maturity of loans from 3 years to 5, and the other raises from \$400 to \$750 the limit on unsecured loans. Another substantive change is the authorization given to Federal credit unions to cash and sell checks to members for a reasonable fee—one of the provisions requiring the issuance of regulations by the Bureau of Federal Credit Unions. In the group of substantive changes, also, are the liberalization of the restrictions on loans to credit union officials, subject to changes in the individual credit union's bylaws, and the requirement for repayment or amortization of loans in accordance with regulations to be issued by the Bureau.

Other provisions are intended both to clarify earlier legislation and to make credit union operations more efficient; they require amendment of the bylaws of individual credit unions before they become effective. Included are provisions under which (1) the supervisory committees will be appointed by the board of directors, instead of elected by members; (2) credit committees may appoint loan officers, authorized to approve certain loans now requiring approval by the committee; (3) more than one vice president may be elected; (4) the board of directors may appoint ex-

ecutive committees, authorized to act for the board in making investments and approving applications for membership, and it may also appoint a membership officer; and (5) the board of directors (instead of the members) may declare semiannual or annual dividends and allow a month's dividend credits on shares paid up during the first 5 days of the month. Another provision permits a credit union operating under a Federal charter to convert to operation under a State charter, and vice versa.

The new law also requires that the Director of the Bureau of Federal Credit Unions "make a study of the desirability of providing for federally

chartered central credit unions" and submit the results of his study to Congress by April 15, 1960.

Social Security Legislation

Minor changes in the coverage provisions of old-age, survivors, and disability insurance were adopted by Congress during 1959. Public Law 86-284, signed September 16, reinstates until January 1, 1962, a 1956 provision under which nine States (Florida, Hawaii, Minnesota, Nevada, New Mexico, Oklahoma, Pennsylvania, Texas, and Washington) could provide coverage for nonprofessional school district employees without a referendum and as a group separate

	August 1959	July 1959	August 1958
Old-age, survivors, and disability insurance:			
Monthly benefits in current-payment status:			
Number (in thousands)	13,396	13,288	12,132
Amount (in millions)	\$822.0	\$813.7	\$677.7
Average old-age benefit (retired worker)	\$72.46	\$72.32	\$66.04
Average old-age benefit awarded in month	\$82.69	\$81.44	\$75.14

Public assistance:

Recipients (in thousands):	August 1959	July 1959	August 1958
Old-age assistance	2,408	2,414	2,456
Aid to dependent children (total)	2,911	2,911	2,751
Aid to the blind	109	109	109
Aid to the permanently and totally disabled	343	341	318
General assistance (cases)	380	370	384
Average payments:			
Old-age assistance	\$64.56	\$64.44	\$61.72
Aid to dependent children (per recipient)	28.33	28.40	27.13
Aid to the blind	69.11	69.11	66.48
Aid to the permanently and totally disabled	63.28	63.24	60.35
General assistance (per case)	67.67	66.74	60.44

Unemployment insurance (under State laws):

Initial claims (in thousands)	1,011	1,228	1,238
Beneficiaries, weekly average (in thousands)	1,102	1,100	2,007
Benefits paid (in millions)	\$133.4	\$142.5	\$250.9
Average weekly payment for total unemployment	\$29.76	\$29.10	\$29.10

¹ Comparable data not available.

from professional employees. The temporary reinstatement of this provision, which was in effect less than a year, will give these States additional time to take advantage of it. The new law also permits coverage of policemen and firemen in positions under a retirement system in California, Kansas, North Dakota, and Vermont. Such coverage is now available in 16 States and all interstate instrumentalities. The legislation also makes special provision for covering certain policemen in Oklahoma.

Other legislation (Public Law 86-168, signed August 18), indirectly affects old-age, survivors, and disability insurance by transferring certain responsibilities from the Farm Credit Administration to the 37 Federal land banks, Federal intermediate credit banks, and banks for cooperatives. New employees of these banks, hired after December 31, 1959, will not be covered by the Civil Service Retirement Act but by the Social Security Act.

Federal Employee Legislation

The Federal Employees Health Benefits Act of 1959 was signed by the President on September 28 and became Public Law 86-382. The law establishes a new program of health insurance for Federal employees, scheduled to go into effect in July 1960. It provides for both basic hospitalization and medical care protection and extended (catastrophic illness) coverage for Federal workers.

The employee may select from four types of plan the one best suited to his needs. They are (1) a service plan, such as Blue Cross-Blue Shield, (2) an indemnity plan of the type offered by certain insurance companies, (3) an employee organization plan, and (4) a comprehensive medical plan on either the group-practice or individual-practice prepayment basis. Both the service and the indemnity plans must be Government-wide and offer at least two levels of benefits.

The Federal Government contribution will be the same for all plans. It will fall within minimums of \$1.25 and maximums of \$1.75 biweekly for a single employee and \$3.00 and \$4.25 for an employee and his family and will be equivalent to 50 percent of the cost of the Government-wide programs with the lower level of benefits. The employee's share will be withheld from his salary.

No special health examination is required for enrollment, and an employee separated from the Federal service may convert to a nongroup contract without such an examination. An employee who retires after the effective date of the legislation, after service for a specified length of time (in general, 12 years), may continue his enrollment under conditions to be prescribed.

It is up to the Civil Service Commission, which will administer the program, to negotiate contracts and issue regulations. The Commission

will also administer a health benefits fund, created by the legislation.

The existing program of group life insurance for Federal employees is amended by Public Law 86-377, signed September 23. Life insurance benefits for employees aged 65 or over are liberalized by the amendments. Formerly, when an employee reached age 65 the amount of his insurance was reduced. The new legislation permits the full amount of insurance applicable to the annual salary to remain in effect during employment and restores the full amount for employees already past age 65. Upon retirement, either for disability or after at least 12 years (formerly 15 years) of creditable service, the protection is continued without cost to the employee. The amount of insurance is then reduced at a rate of 2 percent a month, but it cannot be reduced to less than 25 percent of the amount in force at the time of retirement.

Program Operations

A substantial increase in the number of old-age, survivors, and disability insurance beneficiaries occurred in the 12 months following enactment of the 1958 amendments to the Social Security Act. By the end of August 1959, 13.4 million persons were receiving monthly benefits, almost 1.3 million more than a year earlier. This total included 102,000 wives, husbands, and children of disabled-worker beneficiaries, to whom benefits were first payable for Sep-

	August 1959	July 1959	August 1958	Calendar year 1958	1957
Civilian labor force, ^{1,2} total (in thousands)	70,667	71,338	70,067	68,647	67,946
Employed	67,241	67,594	65,367	63,966	65,011
Unemployed	3,426	3,744	4,699	4,681	2,936
Personal income (in billions, total seasonally adjusted at annual rates) ^{1,3}	\$381.4	\$384.0	\$362.4	\$359.0	\$350.6
Wage and salary disbursements	258.9	261.5	241.3	239.4	238.5
Proprietors' income	46.1	46.8	46.8	46.6	44.5
Personal interest income, dividends, and rental income	48.0	47.7	45.0	44.7	43.4
Social insurance and related payments	21.1	20.8	21.6	20.4	16.2
Public assistance	3.1	3.1	3.0	3.0	2.8
Other	12.6	12.5	11.9	12.0	11.8
Less: Personal contributions for social insurance	8.4	8.4	7.1	7.0	6.7
Consumer price index, ^{1,4} all items (1947-49 = 100)	124.8	124.9	123.7	123.5	120.2
Food	118.3	119.4	120.7	120.3	115.6
Medical care	151.4	151.0	145.0	144.6	138.1

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census and Bureau of Labor Statistics.

³ Data from the Office of Business Economics, Department of

Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement, 1957*, page 9, table 1.

⁴ Bureau of Labor Statistics.

tember 1958. Disabled workers aged 50-64 receiving disability insurance benefits showed the largest percentage increase in the 12-month period (33 percent) and numbered 298,000 in August. The sharp increase resulted partly from two provisions in the 1958 amendments. The first repealed the "offset" provision, under which disability insurance benefits and child's benefits payable to disabled children aged 18 or over were reduced by benefits based on disability payable under certain other programs. The other was the provision liberalizing the insured-status requirements for disability benefits. Numerically the largest increase (634,000 or 9 percent) occurred among old-age (retired-worker) beneficiaries. Percentage increases for the other types of benefits ranged from more than 13 percent for persons receiving parent's benefits to 6 percent for women receiving mother's benefits. The large percentage increase in the number of parent beneficiaries resulted mainly from the 1958 provision that provides benefits for the dependent parent of a deceased worker even though a widow, widower, or child of the worker also survives.

At the end of August, monthly benefits were being paid at a monthly rate of \$822.0 million, 21 percent higher than the rate a year earlier. The increase of \$144.0 million was due chiefly to the higher benefit rates provided by the 1958 amendments and to the rapid growth in the beneficiary rolls. Another contributing factor was the repeal of the "offset" provision.

Monthly benefits were awarded to 193,800 persons in August, about 3,600 more than the number awarded in August 1958 and more than in August of any other year. Three-fifths of the monthly benefits were awarded to old-age (retired-worker) beneficiaries and their wives, husbands, and children; one-fourth to young widows, children, aged widows, widowers, and parents of deceased workers; and one-tenth to disabled-worker beneficiaries and their wives, husbands, and children. Lump-sum death payments totaling \$14.4 million were awarded in August to 71,500 persons. The average lump-sum amount per

worker represented in the awards was \$210.41, a new high.

● The downward movement in the total number of persons receiving public assistance was reversed in August, primarily as a result of the strike in the steel industry. Persons aided under the five assistance programs numbered 6.7 million—almost 1 percent more than in July. Virtually all the increase was attributable to a rise in the number of recipients of general assistance; 10,000 more cases were on the rolls in August than in July. The decrease of 6,200 in the number of old-age assistance recipients was slightly greater than that for July. The number of recipients of aid to dependent children dropped for the third consecutive month, but the decrease was slight—only 500. Although more children received assistance in August than in July, the increase was more than offset by a decline in the number of adults responsible for the care of needy children. In aid to the blind the decrease was small. About 1,200 more persons received aid to the permanently and totally disabled in August than in July.

The appreciable increases in the number of general assistance recipients reported by several States with large steel-producing centers or having industries largely dependent on steel reflected the effects of the strike in the steel industry. Increases amounted to 30,000 in Pennsylvania, 16,000 in Ohio, 14,000 in Indiana, 5,000 in Illinois, and 4,000 in Minnesota. In each of these States, however, the additions to the general assistance rolls represented a relatively small proportion of the total number of persons unemployed as a result of the strike and their dependents. In some States with fairly substantial numbers of persons unemployed either directly or indirectly because of the strike, general assistance is not available to unemployed persons and their dependents.

For the special types of public assistance, changes in State caseloads, were, in general, relatively small. The largest absolute change was Pennsylvania's increase of 5,300 in the number of persons receiving aid to dependent children. In this State, as

well as in a few others, the strike in the steel industry probably contributed to the increases in this program. The rise of 1,000 in the number of recipients of aid to dependent children in New Jersey reflected recent policy liberalizations. The State no longer requires the mother to file a legal complaint against the absent father, and, for the first time, assistance payments may be made to supplement support payments from an absent father.

Total expenditures for assistance, including vendor payments for medical care, amounted to \$300.7 million in August—\$800,000 more than the total in July. Changes in total payments under the special types of public assistance were relatively small in each program—0.4 percent or less. The largest change, a decrease of \$190,000, occurred in aid to dependent children. Expenditures for general assistance, exclusive of vendor payments for medical care, rose \$1,038,000 or 4.2 percent.

Average payments for the special types of public assistance in the Nation as a whole showed little or no change from July to August. A few States, however, reported substantial changes in one or more programs. In Missouri the average payment rose \$3 in old-age assistance and in aid to the permanently and totally disabled when the State increased the clothing allowance by \$3 and the maximum on monthly assistance payments from \$62 to \$65 in these two programs. Average payments went up about \$1 in Utah's programs of old-age assistance and aid to the permanently and totally disabled, reflecting a \$10 increase in payments to recipients in nursing homes.

Average payments per recipient of aid to dependent children went up in Hawaii and Alaska. In Hawaii the temporary inclusion in the budget of extra allowances for clothing and supplies for school children was responsible for the increase of \$2.91. Alaska's increase of \$2.48 was the net effect of raising maximums on payments to families with an eligible adult relative and lowering maximums when there was no eligible adult relative.

Delaware, to conserve funds, cut

(Continued on page 17)

Concurrent Receipt of Public Assistance and Old-Age, Survivors, and Disability Insurance

by SUE OSSMAN*

Because of the increasing attention given in recent years to the needs of both our aged population and our children, the relationship between the income-maintenance programs established under the Social Security Act for these two groups has been growing in importance. Since 1950, reports have been obtained each year from State welfare agencies on the extent to which aged persons and families with dependent children are receiving payments under the two programs. The article that follows is based on the reports for early 1959. It includes an explanation of some of the similarities in and differences between the old-age, survivors, and disability insurance and the old-age assistance programs.

TODAY old-age, survivors, and disability insurance benefits are the most common source of the income received by aged persons and a source of support for nearly two-thirds of the Nation's paternal orphans. The growing importance of these benefits since 1950 has been accompanied by declines in the number of aged persons and of paternal orphans who receive public assistance. In 1950 there were more recipients of old-age assistance among the aged than there were beneficiaries of old-age and survivors insurance. Today there are more than four times as many aged insurance beneficiaries as there are recipients of old-age assistance—approximately 10 million compared with 2.4 million. In addition, many families that formerly would have received financial assistance under the program for aid to dependent children are now receiving benefits under the insurance program. Only a small part of the program of aid to dependent children is currently concerned with meeting need because of the death of a father—the major risk to children for which old-age, survivors, and disability insurance makes provision. In the early days of the assistance program more than a third of the families received aid because the father was

dead. At present, with the decline in the number of paternal orphans and with the survivor protection provided by the insurance program, only about 11 percent of the families receiving aid to dependent children are on the rolls because of the father's death.

Because both the insurance program and public assistance are designed to maintain income for the aged and for paternal orphans, and because the assistance payment supplements the insurance benefit when such benefits, with other resources, fail to meet the beneficiary's needs, the relationship between the programs is of continuing interest. To measure the extent to which aged persons and families with dependent children are receiving payments under the two programs, once a year all State welfare agencies submit reports based on a sample of assistance recipients. These reports show the numbers of aged and child beneficiaries of old-age, survivors, and disability insurance who also receive public assistance and the amounts of the benefits and assistance payments they receive.

State reports for early 1959 reflect both the increased benefit amounts provided by the Social Security Amendments of 1958 and the adjusted assistance payments to recipients who also received insurance benefits. Because all adjustments in assistance payments were not ex-

pected to be completed in February,¹ States were given the alternative of preparing the report as of February or March 1959. About two-thirds of the States reported data for the month of March. State data concerning the insurance beneficiaries aged 65 and over and under age 18 were provided by the Bureau of Old-Age and Survivors Insurance and represent the numbers as of the end of February 1959. The following article relates the data on assistance recipients from this year's State reports to the data on insurance beneficiaries. It also explains some of the similarities in and differences between the insurance and old-age assistance programs.

Similarities in and Differences Between OASDI and OAA

Although the programs of old-age, survivors, and disability insurance and of old-age assistance differ in many important respects, their goal is similar: to provide security against want in old age through provision of a basic income. Each program is nationwide in coverage, and each gives certain rights to persons receiving payments under its provisions. The individual possesses a right to freedom in the use of his cash payment, a right to a fair hearing, and a right to privacy in his personal affairs. Until November 1956, each program also used a minimum age of 65 as one test of eligibility. Beginning November 1956, however, the minimum qualifying age for insurance benefits for women without young or disabled children in their care was reduced to 62.

A major difference between the two programs is in the number of persons each is serving—currently about 10

* Division of Program Statistics and Analysis, Bureau of Public Assistance.

¹ The Social Security Act amendments of 1958 provided that persons on the beneficiary rolls in December 1958 would receive increases for January 1959 in their February checks.

million aged insurance beneficiaries and less than 2½ million old-age assistance recipients. Despite the large number of aged beneficiaries, some older persons—today more than a fourth of the population aged 65 or over—fail to qualify for insurance benefits because they or the workers upon whom they were or are dependent (1) had died or retired before the work they were doing became covered, (2) had spent the greater part of their working lives in employment not covered by the insurance program, or (3) had not been members of the labor force. Some aged persons who qualify for benefits do not receive them because they have earnings above the annual and monthly amounts permitted under the retirement test in the Social Security Act.² Some aged persons who qualify for and receive insurance benefits need additional income because their benefits are small or they have unusual needs. Thus old-age assistance serves as both a residual and supplementary program by providing cash payments not only to needy old persons who are not eligible for insurance benefits but also to aged insurance beneficiaries who are in need under the assistance standards established by the State in which they live.

There are also important differences in the financing, administration, and eligibility requirements of the two programs. Benefits under the insurance programs are paid from an earmarked trust fund supported by direct contributions from wage earners and their employers and from the self-employed in their own behalf. Old-age assistance payments are noncontributory and are financed from State and local appropriations, supplemented by Federal grants un-

der the matching provisions specified in the Social Security Act.

The insurance program is federally administered, and policies and standards of operation are uniform throughout the country. In old-age assistance, on the other hand, each State is responsible, within the requirements of the Social Security Act, for developing its own State plan and for making its own decisions regarding the administration and financing of the program. Some States share responsibility for these decisions with local governments. Eligibility requirements, program coverage, and levels of assistance standards and payments vary from one State to another depending upon State laws, policies, and fiscal resources.

There are basic and important differences in the eligibility requirements of the two programs. The assumption underlying the insurance program is that, for the great majority of insured workers, income will be reduced substantially by retirement. The benefit helps protect the individual against the risk of becoming needy by providing at least a reduced income for him and his family after retirement, or for his surviving family when he dies. Under the insurance program a retired worker may receive a cash benefit by reason of his earnings record; his aged wife or, if he dies, his aged widow may also receive a cash benefit.³ Eligibility for benefits is determined primarily on the basis of his earnings in and regular attachment to covered employment. Unless the period spent in covered employment is substantial, the covered worker will not qualify for an insurance benefit even if he is in need. The size of the benefit is calculated, within fixed minimum and maximum amounts, in relation to the individual's previous earnings by means of a statutory benefit table. The amount of the benefit is thus individualized even though the same basis for determining the benefit amount is used for everyone in the same class of beneficiaries. The benefit amount therefore differs from per-

son to person and from family to family because of variations in total earnings and number of dependents. The total income of retired beneficiaries shows wide variations since nonearned income has no effect on the benefit payment.

Old-age assistance is based on the assumption that some aged persons will be in need because they have no income or because their income is insufficient to meet their minimum requirements. Eligibility is determined primarily on the basis of the applicant's lack or insufficiency of income in relation to the State assistance standard. Unless this determination proves he is in need, he cannot qualify even though he meets State requirements on age, residence, and citizenship. The amount of assistance needed is calculated by determining the budgetary requirements of the applicant under the State assistance standard and subtracting his income from the sum of his requirements. In principle, the amount of the assistance payment should be the same as the amount of need. In many States, however, establishment of a maximum or the application of a percentage or flat-amount reduction may lower the amount of the assistance payment to less than determined need. A maximum limits the amount of assistance that may be paid to individuals whose determined need exceeds that maximum, and percentage or flat-amount reductions usually affect all payments.

Even though payments under the insurance program and under old-age assistance tend to fall within somewhat fixed limits, the range in benefit payments is narrower than that for assistance payments on a national basis. In States, however, that set low maximums on monthly payments or otherwise limit amounts of assistance because of insufficient funds, the range is undoubtedly narrower for assistance payments than for benefit payments.

In contrast, there is a far greater range in the total incomes of insurance beneficiaries than of old-age assistance recipients since only income from earnings may affect the benefit amount, and all currently available income and resources must

² Beneficiaries aged 72 and over are paid full benefits regardless of the total amount of their earned income in a year. For persons under age 72, if earned income is \$1,200 or less in a year, full benefits are paid every month in the year; if earned income is more than \$1,200 in a year, full benefits will always be paid for any month in which wages are \$100 or less and there is no substantial engagement in self-employment. For those in the latter group whose earnings are between \$1,200 and \$2,080, benefits may also be paid for other months even though wages are more than \$100 or there is substantial self-employment.

³ The wife or widow of a retired or deceased worker also may receive benefits at any age if she has in her care children entitled to benefits.

be considered in the determination of the amount of the old-age assistance payment. Moreover, States define limits below which an individual's total income must fall before he can be eligible for assistance.

Concurrent Receipt of PA and OASDI

OASDI Amendments in 1958

The 1958 amendments to the Social Security Act⁴ included some changes in the old-age, survivors, and disability insurance program that had an immediate impact on the public assistance programs and others that will have more of a long-range effect. The amendments increased benefits for all beneficiaries, raised the amounts of total earnings that could be taxed and credited for benefit purposes, provided benefits for certain dependents of disabled workers, and provided a stepped-up schedule for future tax-rate increases. The new law also included provisions relating to the disability freeze and disability benefits, as well as a number of minor provisions. Although no special report was requested of State welfare agencies to measure the effect of these amendments on public assistance programs, the following analysis of the most recent data available on concurrent receipt of public assistance and old-age, survivors, and disability insurance includes some information of this kind.

Aged Persons Receiving OAA and OASDI

The growth in the total population aged 65 and over from the middle of 1948 to early 1959 is shown in the accompanying chart. The chart also shows the number in the aged population who were receiving old-age, survivors, and disability insurance benefits and the number who were recipients of old-age assistance. The total number of persons aged 65 and over increased by a third, or 3 percent a year, during this period. The number of insurance beneficiaries aged 65 and over was almost six and a half times larger in early 1959 than

it was in the middle of 1948—9.4 million compared with 1.5 million. The old-age assistance rolls rose somewhat from 1948 to 1950 but started to decline in the latter part of 1950, after the 1950 amendments to the insurance program were passed. The decrease in the number of recipients of old-age assistance from September 1950 to March 1959 amounted to more than 13 percent—from 2.8 million to 2.4 million. The number of persons aged 65 and over receiving both insurance benefits and assistance payments advanced from 146,000 in June 1948 to 648,000 in March 1959, a rise of 344 percent.

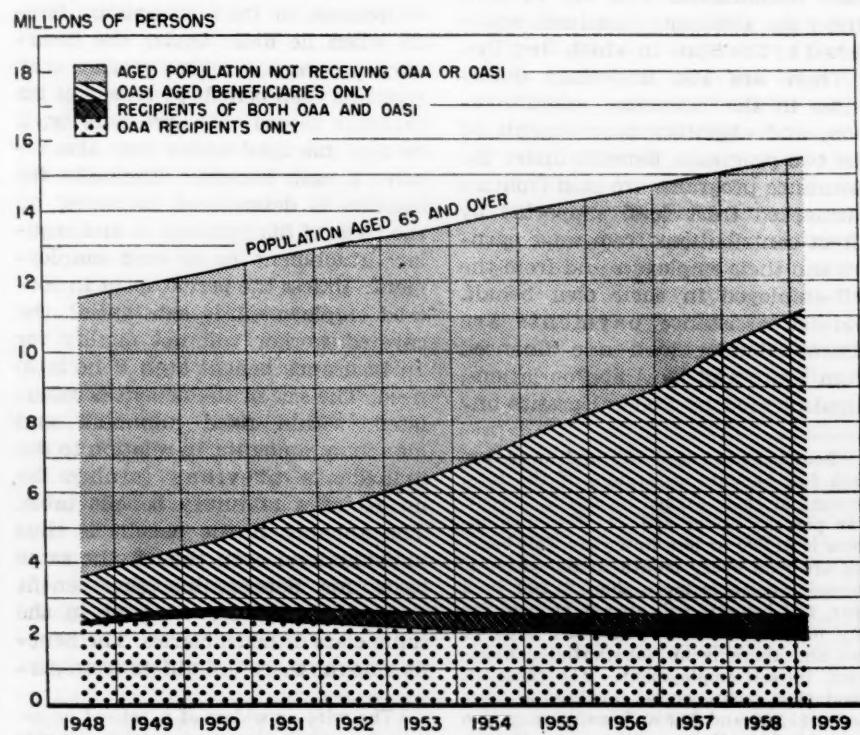
A clearer picture of the change in the roles of the insurance program and the old-age assistance program is obtained from a comparison of the changes in the proportion of the aged population receiving payments under each program. From September 1950 to March 1959 the proportion of the aged population receiving old-age, survivors, and disability insurance benefits rose 244 percent—from 177

per 1,000 persons aged 65 and over to 608 per 1,000. During the same period the proportion receiving old-age assistance receded from 226 per 1,000 aged persons to 158 per 1,000, or 30 percent.

Only Louisiana and the Virgin Islands now have more old-age assistance recipients per 1,000 aged persons in the population than aged insurance beneficiaries. In June 1948 more than three-fourths of the States had a higher recipient rate than beneficiary rate.

Although the old-age assistance recipient rate is declining, the number of aged recipients who also get benefits under the insurance program continues to increase. In March 1959 almost 648,000 (42 persons per 1,000 aged population) were receiving both types of payments, an increase of 135 percent from the number in September 1950 (table 1). Annual increases were generally between 20,000 and 40,000. A substantial number of the insurance benefits awarded in 1950 and 1951 to persons who became

Population aged 65 and over in the United States and persons receiving payments under the Social Security Act programs for the aged, 1948-59¹



¹ Data for aged OASI beneficiaries include a few persons receiving benefits as dependents of disabled workers; data for beneficiary-recipients may therefore include a few such persons.

⁴ See Charles I. Schottland, "Social Security Amendments of 1958: A Summary and Legislative History," *Social Security Bulletin*, October 1958.

Table 1.—*Aged persons and families with children receiving both OASDI¹ benefits and assistance payments, 1948-59*

Month and year	Aged persons receiving both OASDI and OAA		Families with children receiving both OASDI and ADC			
	Number	Percent of—		Number	Percent of—	
		Aged OASDI beneficiaries	OAA recipients		OASDI beneficiary families with children	ADC families
June 1948	146,000	10.0	6.1	21,600	6.7	4.8
September 1950	276,200	12.6	9.8	32,300	8.3	4.9
August 1951	376,500	11.9	13.8	30,700	6.7	5.0
February 1952	406,000	12.0	15.1	30,000	6.1	5.0
February 1953	426,500	10.7	16.3	30,600	5.7	5.3
February 1954 ²	463,000	9.7	18.0	31,900	5.4	5.9
February 1955	488,800	8.7	19.2	32,100	4.9	5.2
February 1956 ³	516,300	8.0	20.4	32,600	4.6	5.3
February 1957	555,300	7.8	22.2	31,900	4.2	5.1
February 1958	596,500	7.1	24.2	37,200	4.5	5.4
March 1959 ⁴	647,900	6.9	26.7	41,900	4.6	5.4

¹ Beginning September 1958, monthly benefits are payable to the dependents of persons who are receiving disability insurance benefits. The classes of dependents eligible for these benefits are the same as dependents of old-age insurance beneficiaries.

² November 1953 data for ADC.

newly eligible under the 1950 amendments were at or close to the minimum. With the minimum payable to a retired worker then set at \$20, a considerable number of old-age assistance recipients who were getting benefits for the first time continued to need public aid.

At the same time that the number of aged beneficiaries who also receive assistance was increasing, the percentage that such beneficiaries represent of all aged beneficiaries continued to decline. Of the 9.4 million persons aged 65 and over getting old-age, survivors, and disability insurance benefits in March 1959, less than 7 percent received supplementary assistance. In September 1950, August 1951, and February 1952, the proportion was about 12 percent.

Although the old-age assistance caseload shows a continuing decline, the number of recipients of old-age assistance who also have insurance benefits continues to increase. As a result the proportion of the aged recipients who also receive benefits under the insurance program has gradually risen. This increase is to be expected since, with the expansion of the insurance program and benefit awards to many persons with relatively brief periods of covered work, more beneficiaries are found in the group potentially eligible for old-age assistance. By March 1959, almost 27

³ For ADC, March data for 20 States, November 1955 data for 1 State, and May 1956 data for 1 State.

⁴ For OAA, February data for 18 States, April data for 1 State, and May data for 1 State. For ADC, February data for 17 States and April data for 1 State.

percent of the recipients of old-age assistance were also receiving benefits, compared with about 10 percent in September 1950.

The present old-age assistance caseload consists largely of individuals who never had an opportunity to obtain coverage under the insurance program. Half the recipients of old-age assistance are at least 75 years of age, and many of these individuals had retired before the Social Security Act was passed. The caseload also includes needy aged persons who worked in employment not covered, or only recently covered, by the insurance program. Among the present assistance recipients, also, are wives and widows of uninsured workers. About 3 out of every 5 recipients are women, and probably most of them have had no recent attachment to the labor force.

State changes, February 1958-March 1959.—Although in most States old-age assistance caseloads were smaller in March 1959 than they had been in February 1958, the number of recipients who also had insurance benefits was larger in all but five States and represented a somewhat higher proportion of all recipients in all but two States.⁵ Four

⁵ Puerto Rico and the Virgin Islands, where few recipients of old-age assistance also receive insurance benefits, are excluded from the State analysis.

of the five States with fewer beneficiary-recipients in early 1959 had percentage decreases in their total assistance caseloads from February 1958 that exceeded the national average.

The States with the largest relative increases in the number of recipients who also received insurance benefits were in the South: Mississippi reported 41 percent more beneficiary-recipients, Arkansas 29 percent, Georgia 26 percent, and North Carolina 24 percent. These States possess a large concentration of agricultural workers and farm operators, many of whom did not gain coverage under the insurance program until 1954. It is for the same reason that increases from February 1958 to March 1959 in the proportion of aged beneficiaries who also received old-age assistance were reported by the Southern States. Alabama, Arkansas, Georgia, Mississippi, and New Mexico all reported significant increases in the proportion of all aged beneficiaries receiving supplementary old-age assistance payments.

State differences.—The proportion of aged persons receiving both types of payments in March 1959 ranged from 47.7 percent in Nevada to 6.1 percent in South Carolina (table 2). In general, the percentage of recipients of old-age assistance who also receive benefits tends to be small in States with relatively small proportions of beneficiaries among the aged population. In addition, aged persons receiving benefits are less likely to be eligible for assistance in States where low assistance standards and limited funds result in low assistance payments.

This combination of circumstances accounts for the fact that in 11 States fewer than 20 percent of the old-age assistance recipients also receive insurance benefits. All are agricultural States and have many farm workers and operators who did not gain insurance coverage until recent years; all except two (North Dakota and New Mexico) are Southern States. In six of the 11 States the aged beneficiary rate was considerably less than the national rate of 608 per 1,000 aged persons in the population, ranging from 437 to 527 per 1,000. The other five States in this group

also had beneficiary rates below the national average. The average assistance payments for most of the 11 States were considerably less than the March 1959 average of \$64.34 for the country as a whole.

Data for the States with relatively more aged insurance beneficiaries showed much higher proportions of beneficiaries among recipients of old-

age assistance. In 11 of the 15 States with 650 or more aged beneficiaries per 1,000 aged persons, such beneficiaries made up a third or more of the assistance caseloads, with the proportion at least 40 percent in five of these States. In all but three of the 15 States, the average assistance payments exceeded the national average.

Most of the 17 States in which as

many as 30 percent of the recipients of old-age assistance also receive insurance benefits have a high degree of industrialization and are located in the Northeast and West, although a few States scattered among other regions—Delaware, Florida, and Michigan—are also included. Among the 17 States are those ranking at the top in the amount of the average assistance payment; only four (Alaska, Florida, Maine, and Vermont) had payments less than the national average. Only four States (Alaska, Colorado, Vermont, and Wyoming) had beneficiary rates below the national average. These circumstances account for the relatively high proportion of the recipients who are also receiving insurance benefits.

In the remaining 23 States, 20-29 percent of the old-age assistance recipients were also getting insurance benefits. In two-thirds of these States the beneficiary rates were below the national average, and in half the average assistance payments were less than that for the Nation.

The percentage of aged beneficiaries getting old-age assistance also varied widely among the States (table 3). In 21 States fewer than 5 percent of the persons getting benefits received assistance; Virginia reported the smallest proportion—slightly less than 1 percent. In seven States, more than 15 percent of the aged persons with insurance benefits received supplementary assistance; the proportion was highest—35 percent—in Louisiana. As would be expected, the proportions of beneficiaries getting assistance were low in all States with relatively low recipient rates for old-age assistance and were comparatively high in all but a few of the States providing old-age assistance to a larger proportion of the aged population.

For the Nation as a whole in March 1959, there were 158 recipients of old-age assistance per 1,000 persons aged 65 and over. In all 14 States with old-age assistance recipient rates lower than 100, less than 5 percent of the aged persons receiving insurance benefits were on the old-age assistance rolls. Relatively few aged persons in these States, therefore, in either the beneficiary or nonbeneficiary group were on the assistance

Table 2.—Number of aged OASDI beneficiaries per 1,000 population aged 65 and over and percent of OAA recipients with OASDI benefits, March 1959

State and beneficiary-rate group	OASDI beneficiaries per 1,000 population aged 65 and over ¹	Percent of OAA recipients with OASDI benefits			
		Less than 20	20-29	30-39	40 and over
Total, 53 States	608	26.7			
Less than 550:					
Virgin Islands ²	259	0.2			
Puerto Rico ³	413	(*)			
Alaska	427			35.6	
Louisiana	429		26.3		
New Mexico ²	437	13.8			
Georgia ²	456	14.6			
Oklahoma	457		21.9		
District of Columbia	464		25.1		
Mississippi	472		20.0		
South Carolina	474	6.1			
Arkansas	479	13.1			
Texas ²	486		20.3		
Alabama	488	19.3			
Tennessee	527	9.9			
Colorado ²	544			37.0	
550-599:					
Arizona ⁴	558		28.6		
Hawaii ²	559		20.1		
North Carolina	560	12.8			
Wyoming ²	563			35.3	
Kentucky ²	565	16.2			
South Dakota	565		20.6		
Kansas	573		24.3		
North Dakota	573	19.1			
Iowa ²	574		28.1		
Missouri	577		29.6		
Minnesota	578		26.5		
Virginia	578	9.0			
Nebraska ²	582		22.6		
Montana	593		29.4		
600-649:					
West Virginia	601	9.3			
Maryland	602		22.2		
Vermont ²	605			31.7	
Illinois ²	609		23.8		
Idaho ²	612		29.3		
Utah ²	615		23.8		
California ²	624			45.8	
Ohio ²	630		27.5		
Florida	649			31.3	
650-699:					
Wisconsin	651		28.4		
Washington	657			40.1	
Pennsylvania	663		24.6		
Delaware	666		24.4		
New York	670			34.5	
Indiana	671		22.1		
Maine	678			35.9	
New Hampshire	682			32.3	
Massachusetts	686			46.1	
Michigan	687			33.2	
700 or more:					
Oregon	700			37.3	
Connecticut	709				42.6
Nevada	715				47.7
New Jersey ²	717			32.5	
Rhode Island ²	727			36.7	

¹ Number of aged beneficiaries as of Feb. 28, 1959. State data, estimated by the Bureau of Old-Age and Survivors Insurance, adjusted to exclude (1) women beneficiaries aged 62-64, (2) wife beneficiaries under age 62 with child beneficiaries in their care, and (3) duplicate counts for beneficiaries receiving both

old-age and wife's or husband's benefits.
² February data for OAA.
³ Less than 0.05 percent.
⁴ April data for OAA.
⁵ May data for OAA.

rolls. Many of them are industrial States and rank near the top in the proportion of beneficiaries in their aged populations. Because of the generally higher wage levels in industry and the opportunity for continuing work in covered employment, the average insurance benefit is higher than the national average in most of these States.

Of the 17 States with recipient rates of more than 100 but less than the national average, all but West Virginia reported 4-9 percent of the beneficiaries also receiving assistance. In West Virginia, fewer than 2 percent of the aged beneficiaries received supplementary old-age assistance. Because assistance standards and payments in that State are low, only the neediest aged persons are eligible for assistance. Some of the aged beneficiaries in West Virginia are retired mine workers who also receive payments from the United Mine Workers Welfare and Retirement Fund. Their flat \$100 monthly benefit from the fund, in addition to their insurance benefits, would make them ineligible for assistance even if assistance standards and payments were not so limited.

The 20 States (excluding Puerto Rico and the Virgin Islands) in which the proportion of the aged population getting assistance exceeded the national rate present a mixed picture. Included in this group are a number of low-income States where relatively few insurance beneficiaries (less than 1 in 10) are on the assistance rolls. At the other end of the scale are seven States that provide assistance to more than 15 percent of the aged beneficiaries.

Families With Children Receiving OASDI and ADC

Concurrent receipt of benefits is a less important factor in aid to dependent children than in old-age assistance; relatively few families receive both assistance payments and insurance benefits. The assistance program provides financial aid to children deprived of care or support because of the death, absence from the home, or incapacity of a parent. In early 1959, absence of the father accounted for the dependency of slightly less than two-thirds of the

families receiving aid; in somewhat more than one-fifth of the families the father was incapacitated. Death of the father was the cause of dependency for only 11 percent. In contrast, among the child beneficiaries under age 18, approximately 85 percent were children of deceased covered workers.

As a result of the growth of old-age, survivors, and disability insurance and the decline in recent years in the total number of orphans, the proportion of families needing aid to dependent children because of the death of a parent has been declining. Twenty-four percent of such families were receiving aid to dependent chil-

Table 3.—Number of OAA recipients per 1,000 population aged 65 and over and percent of aged OASDI beneficiaries receiving OAA, March 1959

State and recipient-rate group	OAA recipients per 1,000 population aged 65 and over	Percent of aged beneficiaries receiving OAA ¹			
		Less than 5	5-9	10-14	15 or more
Total, 53 States	158		6.9		
Less than 100:					
New Jersey ²	39	1.7			
Delaware	46	1.7			
Pennsylvania	47	1.7			
District of Columbia	48	2.6			
Maryland	48	1.8			
Hawaii ³	50	1.8			
New York	56	2.9			
Virginia	58	.9			
Connecticut	69	4.1			
Indiana	72	2.3			
New Hampshire	81	3.8			
Illinois ⁴	84	3.3			
Rhode Island ⁵	85	4.3			
Wisconsin	97	4.2			
100-149:					
Nebraska ⁶	103	4.0			
Ohio ⁷	107	4.6			
Oregon	108		5.7		
Michigan	111		5.4		
Iowa ⁸	113		5.1		
Montana	116		5.8		
Maine	118		6.3		
West Virginia	123	1.9			
Kansas	132		5.6		
Vermont ⁹	134		7.0		
North Dakota	136	4.5			
South Dakota	136		5.0		
Idaho ¹⁰	137		6.5		
Wyoming ¹¹	142		8.9		
Minnesota	144		6.5		
150-199:					
Utah ¹²	153		5.9		
Florida	154		7.4		
Massachusetts	160			10.8	
North Carolina	171	3.9			
Arizona ¹³	177		9.1		
200-299:					
Tennessee	201	3.8			
Nevada	201			13.6	
Kentucky ¹⁴	206		5.9		
Washington	207			12.6	
New Mexico ¹⁵	209		6.7		
Alaska	212				17.6
California ¹⁶	219				16.0
South Carolina	227	2.9			
Missouri	259			13.3	
Arkansas	291		8.0		
300-399:					
Virgin Islands ¹⁷	300	.2			
Texas ¹⁸	329			13.8	
Colorado ¹⁹	333				22.6
Georgia ²⁰	358			11.4	
Puerto Rico ²¹	382	(*)			
Oklahoma	387				18.5
400 or more:					
Alabama	413				16.3
Mississippi	448				19.0
Louisiana	577				35.5

¹ Number of aged beneficiaries as of Feb. 28, 1959. State data, estimated by the Bureau of Old-Age and Survivors Insurance, adjusted to exclude (1) women beneficiaries aged 62-64, (2) wife beneficiaries under age 62 with child beneficiaries in their care, and (3) duplicate counts for beneficiaries receiving both

old-age and wife's or husband's benefits.

² February data for OAA.

³ May data for OAA.

⁴ April data for OAA.

⁵ Less than 0.05 percent.

dren in 1948, 17 percent in 1953, 13 percent in early 1956, and 11 percent in early 1959. With 9 out of every 10 of the Nation's families protected by the insurance program, few of the paternal orphans in the future will be without an insurance benefit. Aid to dependent children is thus becoming more and more a program meeting need created by the absence of a

parent from the home or by a parent's disability. With dependents of disabled beneficiaries now eligible to receive benefits under the insurance program, fewer families in which a father is disabled may need to apply for aid to dependent children.

In March 1959, about 41,900 families received payments under both the program of aid to dependent children

Table 4.—Concurrent receipt of OASDI benefits and assistance payments by OAA recipients and ADC cases, March 1959

State	Persons receiving OAA and OASDI as percent of—		Cases receiving ADC and OASDI—	
	OAA recipients	OASDI beneficiaries	Families as percent of ADC families	Children as percent of OASDI child beneficiaries ¹
Total, 53 States.....	26.7	6.9	5.4	7.2
Alabama.....	19.3	16.3	5.2	8.9
Alaska.....	35.6	17.6	10.8	19.4
Arizona ²	28.6	9.1	6.0	8.6
Arkansas.....	13.1	8.0	5.6	6.1
California ³	45.8	16.0	5.0	8.2
Colorado ⁴	37.0	22.6	5.5	7.9
Connecticut.....	42.6	4.1	4.4	4.3
Delaware.....	24.4	1.7	2.9	4.8
District of Columbia.....	25.1	2.6	2.9	5.7
Florida.....	31.3	7.4	7.0	13.3
Georgia ⁵	14.6	11.4	7.6	6.6
Hawaii ⁶	20.1	1.8	3.6	4.7
Idaho ⁷	29.3	6.5	7.3	6.1
Illinois ⁸	23.8	3.3	3.8	4.4
Indiana.....	22.1	2.3	9.6	6.5
Iowa ⁹	26.1	5.1	7.0	8.0
Kansas.....	24.3	5.6	5.9	5.4
Kentucky ¹⁰	16.2	5.9	11.1	17.1
Louisiana.....	26.3	35.5	5.0	10.7
Maine.....	35.9	6.3	12.6	16.7
Maryland.....	22.2	1.8	2.1	2.6
Massachusetts.....	46.1	10.8	7.1	6.2
Michigan.....	33.2	5.4	6.4	6.7
Minnesota.....	26.5	6.5	9.0	8.7
Mississippi.....	20.0	19.0	6.1	15.3
Missouri.....	29.6	13.3	7.6	13.9
Montana.....	29.4	5.8	7.8	5.7
Nebraska ¹¹	22.6	4.0	6.9	5.7
Nevada.....	47.7	13.6	4.3	6.2
New Hampshire.....	32.3	3.8	9.9	4.5
New Jersey ¹²	32.5	1.7	5.6	3.8
New Mexico ¹³	13.8	6.7	6.0	10.7
New York.....	34.5	2.9	3.8	6.0
North Carolina.....	12.8	3.9	6.0	8.3
North Dakota.....	19.1	4.5	10.5	10.6
Ohio ¹⁴	27.5	4.6	6.8	5.3
Oklahoma.....	21.9	18.5	5.6	10.7
Oregon.....	37.3	5.7	6.2	4.7
Pennsylvania.....	24.6	1.7	3.4	4.5
Puerto Rico ¹⁵	(*)	(*)	.1	.7
Rhode Island ¹⁶	36.7	4.3	2.3	4.1
South Carolina.....	6.1	2.9	3.0	3.4
South Dakota.....	20.6	5.0	7.6	12.5
Tennessee.....	9.9	3.8	6.1	10.9
Texas ¹⁷	20.3	13.8	7.4	5.9
Utah ¹⁸	23.8	5.9	4.7	5.2
Vermont ¹⁹	31.7	7.0	11.5	10.5
Virgin Islands ²⁰2	.2	1.8	3.6
Virginia.....	9.0	.9	3.7	2.9
Washington.....	40.1	12.6	6.1	6.8
West Virginia.....	9.3	1.9	5.2	10.0
Wisconsin.....	28.4	4.2	8.2	6.9
Wyoming ²¹	35.3	8.9	5.9	4.1

¹ Data given in terms of children because OASDI data on beneficiary families are not available by State. State data estimated by the Bureau of Old-Age and Survivors Insurance as of Feb. 28, 1959.

² April data for OAA and ADC.

³ February data for OAA and ADC.

⁴ May data for OAA; February data for ADC.

⁵ February data for OAA.

⁶ Less than 0.05 percent.

and the insurance program. Although the great majority of these families were receiving benefits under the insurance program on the basis of the earnings record of a deceased father, some received benefits on the basis of the earnings record of either a retired or a disabled father. A few received benefits on the basis of a deceased mother's earnings record. On the other hand, a family receiving benefits and aid to dependent children concurrently may be receiving insurance benefits based on the earnings record of a father who died but may be receiving aid under the assistance program for a reason other than his death. Different reasons for receipt of insurance benefits and receipt of aid to dependent children by a family usually occur in families for which there are different fathers (natural or adoptive) for the children. Although the number of families receiving payments under both the program of aid to dependent children and the insurance program increased from February 1958 to March 1959, the percentage they represented of all the assistance families remained the same (5.4 percent).

In aid to dependent children, as in old-age assistance, the proportion of beneficiary families receiving assistance has generally declined as the number of such families has increased. In September 1950, more than 8 percent of all beneficiary families with at least one child under age 18 were on the assistance rolls; by early 1959 the percentage was 4.6 percent (table 1).

From September 1950 until February 1954, the proportion of families receiving both types of payments represented a slightly increasing proportion of all families receiving aid to dependent children, rising from 4.9 percent to 5.9 percent. After dropping to 5.2 percent in February 1955, this proportion has changed only slightly in subsequent years.

The families getting both types of payments generally had more children than families receiving only insurance benefits but about the same number of children as families receiving only aid to dependent children. Although only 4.6 percent of the beneficiary families were receiving assistance, these families in-

cluded 7.2 percent of all child beneficiaries under age 18 in the families with benefits (table 4). In contrast, the beneficiary families also receiving assistance represented 5.4 percent of all families on the assistance rolls but included only 5.2 percent of all children receiving assistance. Under the insurance program, benefits to families with children cannot exceed 80 percent of the average monthly earnings on which the payment is based. Those families receiving benefits based on low average earnings are most likely to need assistance, and their need tends to increase in proportion to the number of child survivors.

State data showing the extent of concurrent receipt of payments under the two programs are presented in table 4. As in old-age assistance, the variations among the States reflect the extent of insurance coverage, differences in the number of needy families, and differences in levels of assistance standards and payments.

Beneficiaries Receiving Other Types of Assistance

Information on concurrent receipt of assistance and benefits has not been obtained regularly for assistance programs other than old-age assistance and aid to dependent children. State agencies were requested, however, to submit with their 1959 reports whatever available information they had on the number of recipients of other types of assistance who also received benefits under the insurance program.

On the basis of reports from more than a third of the States, it is estimated that 5 percent of the recipients of aid to the permanently and totally disabled and 8 percent of the recipients of aid to the blind, or a total of about 25,000 persons for the two programs, were also receiving benefits under the Federal insurance program in early 1959. Because almost half the recipients of aid to the blind are aged 65 or over, it is safe to assume that a substantial proportion of the insurance beneficiaries on these rolls receive benefits as retired workers or as aged dependents of such workers rather than as disabled workers aged 50-64 under the disabil-

ity provisions of the insurance program.

Since few States reported information on general assistance, no attempt was made to estimate the number on these rolls who may also be insurance beneficiaries. Except for some women aged 62-64, there are likely to be few beneficiaries of old-age, survivors, and disability insurance receiving general assistance; most needy individuals or families among those receiving benefits would usually be eligible for and receive aid under the Federal-State assistance programs. Some beneficiaries who need help in paying medical bills may, however, have such expenses met from general assistance funds in States in which such funds are used for this purpose.

Effect of OASDI on Assistance Costs

The insurance program, by providing income to large numbers of aged persons, has reduced assistance caseloads and costs. In March 1959, almost 30 percent of the aged who did not have insurance benefits received old-age assistance; less than 7 percent of the insurance beneficiaries were on the assistance rolls—an indication that a substantially larger number of the beneficiaries would have needed assistance if they had not received benefits. Although some beneficiaries need assistance, the average payment to beneficiary-recipients is lower than the average payment to recipients without benefits; thus the cost of the assistance program is further reduced.

The average old-age assistance payment for recipients not getting insurance benefits was \$68.74 in March 1959; the average amount of assistance for recipients getting both insurance benefits and assistance payments was one-fourth lower, or \$51.97. These amounts were \$4.01 higher than the average paid in February 1958 to recipients not getting benefits and \$2.88 higher than the average payment to beneficiary-recipients. In March 1959 the cost to assistance agencies of payments made to or in behalf of aged beneficiary-recipients amounted to \$33.7 million, or slightly more than one-fifth of the total payments made un-

der the old-age assistance program.

The increase in the average assistance payment to each group of recipients may be attributed to changes in State assistance standards and policies made possible by the 1958 amendments to the Social Security Act. Since all income of recipients must be taken into account in determining the amounts of their assistance payments, the increases in benefits (effective for January) under the insurance program had the effect of making additional funds available for assistance payments. The 1958 amendments to the public assistance provisions made additional Federal funds available to each State, beginning October 1958, by revising the basis of Federal financial participation in assistance payments. The subsequent changes resulting in higher assistance payments that were most commonly made by the States were (1) increases in cost standards for certain items (such as food and clothing), (2) addition of new items to the assistance standards, and (3) raising or removing maximums on payments, or making reduction in payments less stringent.⁶

Upward changes in State assistance cost standards tend, of course, to increase the number of insurance beneficiaries on the assistance rolls. Insurance beneficiaries with total incomes equal to or larger than the old assistance standards but smaller than the new standards in States making such changes may become eligible for small assistance payments to supplement their incomes. Increases in insurance benefits have the opposite effect. Beneficiary-recipients with assistance payments equal to, smaller, or—in a few instances—slightly larger than the increases in their insurance benefits are no longer eligible for assistance. For these individuals, the increase in the benefit amount wipes out the deficit between the cost of their requirements as recognized by the State agency and their income, or it reduces the deficit to less than the minimum payment made by the agency. Although the number of cases closed after the 1958

⁶ See "Initial Effects of the 1958 PA Amendments on Assistance Payments," *Social Security Bulletin*, September 1959.

increase in benefits is not known, it is estimated to be negligible because many States raised their assistance cost standards about the same time.

The average amount for all beneficiaries aged 65 and over increased almost 10 percent from February 1958 to March 1959, largely because of the higher benefit scale provided by the 1958 amendments. Other contributing factors were the growing proportion of benefits computed on the basis of earnings after 1950 and the increase from \$30 to \$33 in the minimum benefit payable to a sole survivor beneficiary.

The average insurance benefit per beneficiary-recipient in March 1959 was \$43.87, or about 70 percent of the average benefit paid to all beneficiaries aged 65 and over. It was \$3.19 higher than the average in February 1958. This average benefit amount is somewhat overstated because of the inclusion of insurance benefits paid to recipients' wives aged 62-64 whose personal requirements (food, clothing, or medical care, for example) are included in the budget for the recipient. Because the wife's insurance benefit is taken into consideration in determining the amount of the assistance payment to the recipient, the combined benefits of the recipient and his spouse are included here in computing the average.

To adjust for this overstatement and for comparison with the average benefit amount for the comparable group among all aged beneficiaries, States were asked to include in the reports for 1959 the total number of insurance beneficiaries in cases receiving both types of payments. This total includes all beneficiary-recipients as well as their wives aged 62-64 who also receive benefits and whose personal requirements are considered

in the budget for the beneficiary-recipient. On the basis of this information, it is estimated that the average benefit per beneficiary in old-age assistance cases in March 1959 was about \$41.00, or \$2.80 lower than the average benefit obtained when the total benefits of recipients and wives aged 62-64 are divided by the total number of beneficiary-recipients. When wives aged 62-64 receiving benefits either as retired workers or as dependents of retired workers are included, the average benefit per beneficiary in cases on the old-age assistance rolls in March 1959 was about 65 percent of the average for the comparable group among all aged beneficiaries.

There are several reasons why beneficiaries who also receive old-age assistance had, on the average, smaller benefit payments than all aged beneficiaries. Low benefits are usually received by retired workers who either (1) retired many years ago, with their benefits calculated on amounts earned when the general level of wages was lower, or (2) were marginal workers in covered employment in their younger days. Low benefit amounts are also associated with individuals who receive benefits as dependents of insured workers. Findings from the national survey of beneficiaries conducted by the Bureau of Old-Age and Survivors Insurance in the fall of 1957 show that, in comparison with all aged beneficiaries, more of the beneficiary-recipients were widowed, more were aged 75 or over, and fewer were under age 70.⁷

⁷ See Sue Ossman, "Characteristics of Aged Old-Age and Survivors Insurance Beneficiaries Who Receive Public Assistance," *Social Security Bulletin*, October 1959.

The insurance program has also led to savings in the program for aid to dependent children. As an increasing number of orphans have received benefits under the old-age, survivors, and disability insurance program, fewer families with children dependent because of the death of a father have received aid to dependent children, and relatively less assistance goes to families receiving insurance benefits than to other families. In March 1959 the average assistance payment to families not receiving insurance benefits was \$109.98; for families receiving insurance benefits and assistance payments the average assistance payment was \$79.09. Total assistance payments to families receiving both insurance benefits and assistance were \$3.3 million and accounted for 4 percent of all payments made to or in behalf of families receiving assistance under the program for dependent children.

Primarily because of the 1958 amendments, the average benefit to families receiving both aid to dependent children and old-age, survivors, and disability insurance was higher in March 1959 than in February 1958 — \$72.14 compared with \$66.19. The amendments not only raised benefit amounts but increased the maximum on monthly benefits payable to a family on the basis of an insured worker's earnings record from \$200 to \$254, or twice the new maximum benefit provided for a retired worker. The average family benefit received by all survivor families consisting of widows with at least one child under age 18 in March 1959 was \$153, or more than twice that received by those who were also receiving payments under aid to dependent children.

New Graduated Pension System in Sweden*

During 1959 both Great Britain and Sweden have adopted graduated benefit systems, which will be superimposed on the current programs paying flat-rate pensions. Great Britain's new provisions, described in the September issue of the *Bulletin*, apply mainly to retirement benefits. The Swedish legislation, reported in the following pages, affects old-age, invalidity, and survivor benefits.

A MAJOR addition to the pension program of Sweden has been made by three new laws, all enacted on May 14, 1959. The principal law, known as the General Supplementary Pensions Insurance Act, establishes a system of supplementary pensions, which will be payable in addition to the universal flat "national pensions" provided in the past. The amounts of the supplementary pensions are to be graduated on the basis of earnings and will be payable with respect to old-age, invalidity, and death. The second law, containing a single clause, fixes the contribution rates payable by employers during the first 5 years of the program. The third law deals with the administration of the general pension fund that will be built up under the new program. The effective date of the new legislation is January 1, 1960, when contributions will begin. Supplementary pensions will first become payable in 1963.

Background

The Swedish Social Democratic Government had introduced a bill in February 1958 that contained both a 10-year plan for substantial improvements in existing national pensions and an outline of principles on which to base legislation providing supplemental, wage-related pensions. The pension provisions were based largely on the majority report, submitted in February 1957, of the Eckerberg committee (composed of a chairman, four Riksdag members representing the four leading parties, and one repre-

sentative each of the trade unions, the salaried employees' organization, and the employer federation). The pension fund provisions of the bill were based on recommendations submitted in January 1958 by a committee of experts headed by the Governor of the National Bank. Both chambers of the Riksdag approved that part of the Government bill dealing with national pensions, but on April 24, 1958, the lower chamber refused to endorse the principles concerning supplemental pensions. This chamber was then dissolved, and election for a new chamber was held on June 1, 1958. The result was a parliamentary stalemate, with 115 non-Socialist members confronting 110 Social Democrats and five Communists. On March 18, 1959, the Social Democratic Government introduced three bills, embodying the principles rejected earlier but with some additions and amendments. The passage of these bills in May in the lower chamber by a vote of 115 to 114 was made possible by the abstention from voting of one member of the Liberal Party.

Existing National Pensions

The pension system established by the National Pensions Act of 1946 is retained. Under this system, every Swedish citizen aged 18-65 (except those whose taxable income is less than 1,200 crowns¹ a year) pays a special pension tax equal to 4 percent of his assessed income, along with his regular income tax, toward the financing of national pensions. The pension tax of any individual may not, however, exceed 600 crowns

a year. Revenue from this special tax has met about one-third of the cost of national pensions; the National Government meets about half the cost from general taxation, and local governments pay the remaining one-sixth. There is no employer contribution to the national pension program.

Every Swedish citizen (and aliens covered by reciprocity agreements) receives a national old-age pension at age 67, without any contribution, retirement, or means test. This pension is not graduated according to earnings. For a single person it now amounts to 1,700 crowns a year, plus a fixed supplement of 350 crowns and a cost-of-living supplement (varying automatically with changes in the national pension price index and currently 400 crowns) that brings the total to 2,450 crowns. For an aged couple the pension is 2,720 crowns plus supplements of 560 crowns and 640 crowns, or a total of 3,920 crowns. If the wife is aged 60-66 a wife's supplement is payable (subject, however, to an income test); the total maximum pension is the same as when both spouses are aged 67 or over. A housing supplement, varying in amount by locality, is payable by local governments, and it also is subject to an income test.

Invalidity pensions under the existing system consist of the following: (1) a basic flat pension of 600 crowns a year, irrespective of other income; (2) an invalidity supplement, payable subject to an income test, that may bring the total pension to a maximum of 2,450 crowns for a single person and 3,920 crowns for a couple; (3) a special housing supplement, varying by locality and subject to an income test; and (4) when relevant, an additional blindness or constant-attendance allowance of 1,200 crowns, which is not subject to an income test.

Widows aged 55-66 or caring for a child under age 12 receive up to 1,960 crowns a year and a housing supplement, both subject to an income test. No orphan's benefits are provided under the older pension program, but

* Prepared in the Division of Program Research, Office of the Commissioner, on the basis of the text of the laws, report of the Riksdag committee on the bill, and a dispatch from the American Embassy at Stockholm.

¹ One Swedish crown equals 19.3 cents in United States currency, according to the official rate of exchange.

each full orphan receives, in addition to the standard allowance of 290 crowns a year under the family allowance program, a special allowance (subject to an income test) that may be as much as 600 crowns a year.

As noted earlier, the above provisions are not affected by the legislation on supplementary pensions, which superimposes the new system on them. The 10-year reform plan approved in February 1958, however, means that important changes will be made in the national pension system in the future. These revisions will improve in particular the invalidity and survivor benefits now being provided under that system.

New Provisions

Coverage

The new supplemental pension system will, in general, cover on a compulsory basis all Swedish citizens (as well as aliens who are registered with the tax authorities) who are aged 16 or over and who are employees or engaged in self-employment. Public employees as well as private employees will be covered. Swedish citizens living abroad will be covered if they work for a Swedish employer. Persons who earn less than 4,000 crowns in any year, however, are not covered under the supplementary provisions during that year.

There are two forms of optional exemption from coverage. A self-employed person may elect not to be covered by the supplementary pension plan with respect to income earned through self-employment. Employees can be exempted from the supplementary system if their labor union concludes a collective contract on pensions with an employer or an employer organization. The collective contract must be concluded before July 1, 1961, it must be effective as of January 1960 (being retroactive if necessary), and it must guarantee inalienable old-age, disability, and survivor pension rights in a manner approved by the central pension insurance authority. It appears that, though a number of self-employed persons may choose to stay out of the system, few unions will do so because of their general satisfaction with the new statutory system.

Source of Funds

The new system of supplementary benefits will be financed exclusively, apart from interest on accumulated funds, from contributions paid by employers with respect to their employees and from those paid by self-employed persons. There will be no employee contributions, and no Government subsidies are foreseen. (The Government, will, of course, pay the employer contribution with respect to its own employees.)

Employers will pay a contribution with respect to that part of the annual wages of each of their employees aged 16-65 that is more than a "base amount" of 4,000 crowns and less than an upper limit of 30,000 crowns. Both the base amount and upper limit on taxable wages for contribution and benefit purposes will vary automatically, upward or downward, with changes in the national pension price index, which has been used in determining cost-of-living increments to national pensions. The upper limit, however, will always be seven and one-half times the base amount or lower limit. December 1957 will be used as the base period in these adjustments, which will be computed monthly. For technical reasons, there will be a 3-month lag between a change in consumer prices and its effect on the base amount, just as there is a 3-month lag between the ordinary consumer price index and the pension price index.

The Supplementary Pensions Insurance Act provides that contribution rates shall be fixed in separate legislation for 5-year periods at a time. The rates are to be set at such a level that the revenue from contributions, together with interest from any accumulated assets, will suffice to cover outlays for pensions and administration.

One of the three laws enacted in May fixes the employer contribution rate at 3 percent of taxable wages in 1960, 4 percent in 1961, 5 percent in 1962, 6 percent in 1963, and 7 percent in 1964. If wage levels remain unchanged, these percentages will represent, on the average, 1.9 percent of total payroll in 1960, 2.6 percent in 1961, 3.2 percent in 1962, 3.8 percent in 1963, and 4.5 percent in 1964, ac-

cording to the estimates on which the law was based.

Self-employed persons will pay an annual contribution, based on earnings of 4,000-30,000 crowns a year, as assessed for income-tax purposes. It is provided, however, that the part of their annual earnings in excess of 8,000 crowns but less than the 30,000-crown ceiling will be reduced by one-third for purposes of computing contributions and pensions. This adjustment is based on the assumption that part of most incomes from self-employment, except in the lower brackets, is a yield from capital rather than work. The contribution rate payable by self-employed persons on their taxable earnings will be the same as that payable by employers.

Old-Age Benefits

Supplementary old-age pensions will become payable, simultaneously with the national old-age pension, to qualified beneficiaries under the new insurance system when they reach age 67. Retirement is not required as a condition of eligibility for either type of pension. At the beneficiary's request, a supplementary pension may be paid as early as age 63, but the amount is subject to a reduction of 0.6 percent for each month between the first pension payment and the sixty-seventh birthday. A beneficiary may also request deferral of his supplemental pension until as late as age 70, and the pension is then increased by 0.6 percent for each month of postponement.

The qualifying periods and pension formulas for supplementary old-age pensions, as well as for other types of supplementary pensions, are expressed in terms of "pension points." An employee or self-employed worker will be credited with a pension point for each year in which he has earnings from gainful employment in excess of the current base amount (4,000 crowns, adjusted in 100-crown intervals for price changes). The size of this point is computed by dividing his annual earnings above the current base amount and below the current ceiling (after rounding such earnings up to the next higher 100 crowns) by the current base amount. The resulting quotient, which is computed to two decimals

and may vary from about 0.02 to 6.50, is his pension point for the year in question. The crediting of a pension point to an individual employee is based on his income-tax return; it is not contingent on the payment of contributions, which are computed and paid separately by employers for all workers in their employ.

To qualify for any supplementary old-age pension, a Swedish citizen must have been credited with pension points for at least 3 years, except that only 2 years will be required for pensions starting in 1963. An alien, to qualify, must have pension points in at least 10 years, unless this requirement is modified by a treaty with the country of which he is a citizen. To qualify for a "full" pension rather than a partial one, a claimant must normally have been credited with pension points in at least 30 years. For the first two decades of the new system, however, the 30-year requirement is replaced by one of 20 years, and during the third decade the qualifying period will rise gradually from 20 years to 30.

The rate of a "full" supplementary old-age pension will be equal to 60 percent of the base amount applicable at the time of the claim, multiplied by the annual average of the pension points earned during the 15 years (not necessarily consecutive) in which such points were the largest. The average is computed for the whole period of coverage when that period is 15 years or less. If the claimant has not completed the entire qualifying period required for a full pension, one-thirtieth of the amount of the latter will normally be deducted for each missing year. In the first two decades, however, the reduction will be one-twentieth for every missing year, and a transitional basis will apply between the twentieth and thirtieth years.

It may be useful to illustrate the manner in which a supplementary old-age pension will be calculated. Assume that an individual born in 1903 receives wages of 8,800 crowns in each year from 1960 through 1964 and wages of 11,000 crowns in each year from 1965 through 1969. Assume also that the "basic amount" remains at 4,000 crowns uniformly through-

out the first 5 years and then rises because of price changes to 4,400 crowns during the second 5 years. The pension point credited to the worker for each of the first 5 years would therefore be equal to 8,800 crowns minus 4,000, or 4,800 crowns, divided by 4,000 crowns; the resulting quotient or annual pension point is 1.20. The pension point credited to him for each of the second 5 years would be 1.50—11,000 crowns minus 4,400, or 6,600 crowns, divided by 4,400 crowns.

If the individual claims a pension when he reaches age 67 in 1970, his average pension point for the entire 10-year period would be 1.35. If it is assumed that the basic amount has risen to 4,600 crowns in 1970, his pension would then be computed by first multiplying 60 percent of 4,600 crowns, or 2,760 crowns, by his average pension point of 1.35, and the resulting amount is 3,726 crowns. This would be the amount of his "full" pension. Since he lacks 10 years out of the total of 20 required for a full pension in 1970, however, this amount would be reduced by ten-twentieths. His final supplementary pension would thus be 1,863 crowns, which would be added to the national pension.

The seemingly rather complex formula in the law may be summarized in somewhat more general terms. If it is assumed that prices remain level, the supplementary pension during the first 20 years of the system will be equal to 3 percent of average taxable earnings (that is, those in excess of 4,000 crowns and less than 30,000 crowns a year, adjusted for price changes) multiplied by the number of years of coverage (years in which more than 4,000 crowns were earned). In the long run, the pension will equal 2 percent of average taxable earnings times years of coverage, up to a maximum of 30 years. A full pension at the 60-percent level can thus be achieved only after 20 years of coverage during the early period and after 30 years in the long run.

The fundamental purpose of the system of pension points is to help to assure the constant value of pensions. By crediting pension rights earned in each year in the form of pension points, rather than in crowns, and

by reconverting them into crowns from pension points only when benefits become payable, the impact of inflation upon the value of such rights is avoided. The use of a base amount and a ceiling that vary with the price index as a factor in computing the pension points when earned, as well as the benefits when claimed, contributes to this process.

The reason for not making supplementary pensions payable with respect to the first 4,000 crowns of annual earnings (the base amount) lies in the existence of the universal national pensions payable to every aged person. The latter pension is currently equal to about 61 percent of the 4,000-crown figure for single persons and about 98 percent for aged couples. Since these national pensions are flat amounts, while supplementary pensions vary directly with wages, the percentage of wages represented by the combined total pension will tend to vary inversely with individual wages.

Invalidity Benefits

To achieve close coordination of the two types of pensions, eligibility for a disability benefit under the supplementary pension system is made contingent on being eligible for and receiving a national invalidity pension. A revision of national invalidity pensions is under preparation, and the invalidity provisions of the supplementary system have been drafted in such a way as to make easier future adjustments to the expected changes.

A national pension is now payable to any person who, because of sickness or other handicap, cannot support himself by work within his capacity and skill, if the disability is permanent or expected to be long-lasting. In practice, invalidity is deemed to exist whenever working ability is reduced by at least two-thirds and, in case of sickness, if the condition has lasted 6 months and can be expected to continue for at least another year. The Supplementary Pensions Insurance Act provides that persons who are receiving a national invalidity pension may also receive a supplementary pension if the disability arises after coverage under the new system and if they

have had a specified minimum number of pension points (years of coverage) under it.

Swedish citizens who have been credited with pension points in at least 2 of the 4 years immediately preceding their incapacity receive a supplementary invalidity pension, in case of total incapacity, equal to the full supplementary old-age pension they would have received at age 67 if they had continued working until age 65 at an earnings rate equal to their average rate in the 2 highest years of the 4 years preceding disability. A disabled citizen who is not able to satisfy this condition but who has earned enough pension points so that he would have been entitled to an old-age pension if he had already attained age 67 when disabled, will receive a supplementary invalidity pension equal to the supplementary old-age pension that would have been payable at age 67. A supplementary invalidity pension equal to 60 percent of a full invalidity pension is payable when the disability is partial rather than total.

Aliens cannot qualify for either a national invalidity pension or a supplementary invalidity pension unless there is a treaty to this effect with their home country. To qualify for a supplementary pension they must also be credited with pension points in at least 5 years before the year of incapacity.

Survivor Benefits

Supplementary widow's benefits will be payable under the new program to widows of deceased workers and pensioners, if they were married to their deceased husband for at least 5 years and if the marriage had occurred before the husband reached age 60. Benefits will also be payable to other widows if children were born to them of the marriage and survive the father. The rights to these widow's benefits will cease on remarriage. Benefits will also be payable to those half orphans and full orphans under age 19 who survive a parent covered by the supplementary pension system. One survivor, whether a widow or a child, will receive 40 percent of the old-age or invalidity pension that the deceased person had been receiving

or of the invalidity pension to which he would have been entitled if he had become totally disabled at the time of his death. Two survivors will receive together 50 percent of such pension; the widow will receive 35 percent and the child 15 percent, or, if both survivors are children, each child receives 25 percent. For each additional child, the pension will be increased by 10 percent, until the total, payable to five or more dependents, reaches 80 percent of the deceased person's pension.

Like other supplementary pensions, these survivor benefits will be added to any national pensions that are payable. The reform of survivor pensions under the national pension system that is being planned will raise widow's pensions to the amount of a single person's old-age pension, liberalize the terms on which they are granted, and introduce orphan's pensions of 1,000 crowns a year. The details of this legislation are still being studied, and the Government is planning to submit a bill to the Riksdag in its 1960 spring session. Various details pertaining to supplementary pensions for survivors have therefore been left open in the 1959 legislation, which will be amended in the light of the changes in the national pension law.

Administration

The supplementary pensions insurance law does not, in general, deal with the administrative organization of the new system. Legislation on this subject is being prepared and will be introduced subsequently. The Minister of Social Affairs has indicated, however, that the greatest possible use will be made of existing agencies. Under present plans, local tax-collecting authorities will ascertain the income of employees and self-employed persons for pension purposes and will also collect contributions from the self-employed. The State Insurance Institution, which now collects work-injury insurance contributions from employers, will probably—at least initially—collect supplementary pension contributions from them as well. The task of maintaining continuing records of the pension points of individual workers may be entrusted either to the Royal

Pension Board or to the public sickness funds.

All contributions under the supplementary pension program will be paid into a general pension fund, and all expenditures under it will be met from the fund. This fund will be treated as a single entity with respect to legal claims and obligations. The third law passed in May, which deals exclusively with the fund's administration, divides the fund into three parts for administrative purposes, however, with each part to be governed by a separate board. One board will administer the money paid into the fund by any government unit as employer, estimated to account for about 20 percent of all contributions. A second will administer the money paid in by private employers having 20 or more employees, representing about 50 percent of contributions. The third will handle the amounts contributed by small private employers and by the self-employed, accounting for the remaining 30 percent. This three-way dispersal of authority was adopted in response to criticism of the possible concentration of Government control over a huge sector of the capital market that might have resulted if the entire fund were administered by a single board. Each of the boards will contain representatives of Government, employers, and insured persons. The members representing employers and insured persons are to be appointed by the Government from nominations of the respective groups.

The State Insurance Institution and local tax authorities will transfer the contributions they collect to

Table 1.—*Supplementary pension system: Estimated amount of contributions, expenditures for pensions, and assets of pension fund, 1960-64*

[In millions of crowns]

Year	Total contributions	Expenditures for pensions	Assets of fund at end of year
1960	480	300	500
1961	740	400	1,200
1962	940	500	2,200
1963	1,130	600	3,400
1964	1,320	90	4,700

¹ Includes effect of probable interest income and administrative expenditures.

the appropriate boards, from whom in turn the central pensions authority that pays benefits will later requisition the amounts required for current expenditure. The boards will invest unneeded assets at their disposal, in accordance with rules set forth in the law. Up to one-half the contributions received in any year will be available for loans to the employers and self-employed persons who paid them. The remaining revenues, including contributions and interest, that are not required for meeting current expenditures are to be invested in either Government bonds or specified types of private bonds.

The provision for lending a part of the amounts collected back to those making the contributions has been included as a partial substitute for existing private pension funds. Payments by employers into such funds have been tax free, and business firms have been able to reinvest the money in their own business; the total amount invested in Swedish enterprise is believed to be substantial. The loans will be extended through the intermediary of commercial banks and other credit institutions, which will assume all risks involved and relieve the three boards of much administrative work. The banks may lend to employers and self-employed persons up to half the supplementary pension contributions they paid in the preceding year if such contributions total 1,000 crowns or more. The contributor will not have an unconditional right to borrow part of the contributions he has paid, however, since the bank will judge his credit according to its usual procedures. After making a loan, the bank in turn will acquire a claim to a 10-year loan of corresponding size from the appropriate administrative board, at an

interest rate to be set by the Government. This rate is to exceed by one-half of 1 percent the highest interest paid by banks on deposits.

Future Income and Outgo

Estimates of total supplementary pension contributions under the new program, expenditures for supplementary pensions, and the size of the pension fund during the first 5 years of the program are presented in table 1. These estimates are based on the assumptions that all gainfully occupied persons will be covered by the new system, that real income (nominal income in relation to prices) will remain unchanged, that the monetary value of the crown will remain constant, and that a 3-percent yield will be received on fund investments.

Expenditures for supplementary pensions are expected to continue to rise for many years after 1964, as both the number of eligible pensioners and the average size of the pension increase. On the basis of the assumptions mentioned, such expenditures are estimated to reach about 530 million crowns in 1970, 1,900 million crowns in 1980, and 3,400 million crowns in 1990. If real income should rise instead of remaining constant as assumed, the increase will be still greater because of the larger pension points that will be earned. The pension fund is also expected to continue to grow during the first two or three decades of the system, but the pace of this growth will eventually slacken as pension outlays continue to rise.

The financial structure of the new system has been described as "pay-as-you-go," in the sense that, after it will have been in operation long enough for large numbers of persons to qualify for pensions, annual contributions plus interest are calculated

to equal annual outlays for pensions. This pay-as-you-go approach will be significantly modified, however, not only by the collection of contributions from January 1, 1960 — the effective date of the legislation — rather than from 1963 when pensions will first start, but still more by the large excess of contributions over outlays anticipated during the early years of operation, when pension outlays will still be relatively small. In fact, if contributions after 1964 continue at the 1964 level, it will not be until after 1975 that pension outgo will exceed contribution income. Through 1975, aggregate contributions are expected, on the basis of official estimates and assuming continuation of the 1964 level, to exceed aggregate pension payments by about 13.4 billion crowns, on the basis of level wages. The fund will probably exceed this figure, since interest earnings are likely to be larger than administrative costs. Thus, the fund in 1975 will be more than 11 times larger than expected pension outgo in that year; in fact, interest income will be one-third as large as contribution income (or benefit outgo).²

The decision to build up a large fund seems to have been prompted by the need to compensate for the decrease in private savings and private pension funds that may result from the adoption of an expanded public pension system. It also reflects a desire to create capital resources for financing large-scale investment.

² When the old-age and survivors insurance system in the United States had been in operation for the same period (16 years), the trust fund was only about four and one-half times contribution income and eight times benefit outgo. At the end of 1958 (after 22 years of operation), the ratios were about 2% for both contribution income and benefit outgo.

PROGRAM OPERATIONS

(Continued from page 3)

all payments for aid to dependent children by 15 percent, and the average payment per recipient declined from \$23 to \$19. In West Virginia, average payments dropped roughly

\$3-\$6 in the special types of public assistance; these decreases tended to offset the increases that had occurred in July when the State included a temporary extra allowance for personal incidentals.

Nationally, the August increase in

the average payment per general assistance case reflected, at least in part, the effect of a higher proportion of family cases in the caseload. The average payment per case rose 93 cents, but the estimated average payment per person declined 65 cents.

Notes and Brief Reports

State-Chartered Credit Unions in 1958*

Credit unions operating under State charters reported record levels of activity for 1958, although growth was slowed somewhat by the unsettled business conditions that prevailed during the second half of 1957 and the early months of 1958. The economic outlook brightened considerably as the year moved along, but unemployment remained spotty as some industries experienced difficulty in returning to normal production levels. Although credit union operations were affected in some areas, for the Nation as a whole the rates of increase in savings and in asset accumulation were only slightly less than those a year earlier. The rate of gain for new credit union charters, however, fell off sharply. Loan demand likewise fell off, and the rate of increase in outstanding loans was

substantially less than that in 1957. The slowdown in loan demand, in turn, had a marked effect on credit unions' income, since they derive most of their income from interest on loans to members.

The number of active credit unions chartered under State laws rose to 9,794 by the end of 1958, representing a net increase of 331, or 3.5 percent, for the year. During 1957, active charters had increased 6.3 percent, a net gain of 562.

Assets and shareholdings each increased about 14½ percent in 1958, in contrast to a 16-percent increase in 1957; membership went up 7½ percent in 1958 and 9 percent a year earlier. At the end of 1958, total assets exceeded \$2.3 billion, and the aggregate savings of the 5.3 million members of State-chartered unions amounted to nearly \$2 billion.

As the demand for new loans fell off, the year's increase in the amount of loans outstanding was less substantial (\$177 million or 12 percent) than in 1957 (\$254 million or almost 20 percent). Declining loan activity,

coupled with increasing delinquency in some areas as unemployment persisted, exerted a marked effect on the credit unions' income in 1958. Net income, which had increased \$14.4 million (more than 20 percent) in 1957, rose only \$6.3 million (less than 8 percent) in 1958. Dividend payments to members also recorded a declining rate of increase. Although dividends increased \$6.8 million in the aggregate, the rate of gain—12 percent—was only about half the rate a year earlier.

Despite these indications of a general slowing down in State credit union activities, growth has been substantial during the recent period of generally unfavorable business conditions. In the 2 years 1957 and 1958, the number of credit unions operating under State charters increased 10 percent, membership went up 17 percent, and total assets, savings of members, and members' loans outstanding increased a third.

Real estate loans.—This type of loan is expressly permitted in 26 of the 46 jurisdictions that have a local credit union law and is not permitted in three States—Connecticut, Illinois, and New Jersey. The laws of 17 juris-

Table 1.—Development of State-chartered credit unions, 1925-58

Year	Number of credit unions		Number of members	Assets
	Active	Re-reporting		
1925	419	176	108,000	(1)
1929	974	838	264,908	(1)
1931	1,500	1,244	286,143	\$33,645,343
1932	1,612	1,472	301,119	31,416,072
1933	2,016	1,772	350,646	35,496,668
1934	2,450	2,028	427,097	40,212,112
1935	2,600	2,122	523,132	47,964,068
1936	3,490	2,734	854,475	73,659,146
1937	3,792	3,128	1,055,736	97,067,995
1938	4,299	3,977	1,236,826	117,672,392
1939	4,782	4,677	1,459,377	145,803,444
1940	5,267	5,175	1,700,390	180,649,090
1941	5,663	5,506	1,907,694	216,557,977
1942	5,622	5,400	1,797,084	221,114,849
1943	5,285	5,124	1,721,240	228,314,723
1944	4,993	4,007	1,629,706	253,663,658
1945	4,923	4,858	1,626,364	281,524,015
1946	5,003	4,954	1,717,616	322,082,553
1947	5,155	5,097	1,893,944	380,751,106
1948	5,273	5,271	2,120,708	443,049,653
1949	5,427	5,402	2,271,115	510,726,465
1950	5,602	5,585	2,482,539	599,165,879
1951	5,881	5,886	2,732,495	693,613,296
1952	6,362	6,324	3,035,046	853,709,783
1953	7,096	6,986	3,380,121	1,040,874,593
1954	7,814	7,713	3,756,852	1,237,175,567
1955	8,387	8,258	4,121,421	1,476,014,239
1956	8,901	8,763	4,548,617	1,741,742,069
1957	9,463	9,314	4,963,813	2,021,144,713
1958	9,794	9,728	5,329,111	2,312,053,121

¹ Data not available.

* Prepared by Ronald M. Gardner, Statistics and Reports Branch, Bureau of Federal Credit Unions.

Table 2.—Total amount of loans and amount of real estate loans made by State-chartered credit unions, 24 States, 1958-

State	Loans outstanding, end of year		Loans made during year			
	Total	Secured by real estate	Total	Secured by real estate		
	Total, 24 States		\$1,218,548,962	\$292,848,050	² \$1,253,900,000	³ \$76,000,000
Alabama	28,426,367	2,893,084	36,959,206	(2)		
California	168,669,516	27,096,758	154,804,577	(2)		
Colorado	33,071,718	4,137,642	40,927,391		2,606,565	
Florida	35,969,419	2,910,596	48,959,105	(2)		
Iowa	37,992,301	5,410,715	39,418,649		1,531,172	
Kansas	21,811,532	2,195,578	26,221,992	(2)		
Maine	3,765,000	7,000	(2)	(2)		
Massachusetts ⁴	112,677,162	52,737,005	(2)	(2)		
Michigan	154,696,896	37,605,834	157,383,668		4,784,000	
Minnesota	87,495,758	35,599,682	(2)	(2)		
Mississippi	2,238,430	311,300	2,770,986		164,498	
Missouri ⁵	77,346,695	15,177,626	(2)	(2)		
New Hampshire ⁴	5,781,318	2,781,147	(2)	(2)		
North Dakota	6,680,046	785,259	5,251,372	(2)		
Ohio	101,760,443	13,146,723	126,952,492	(2)		
Oklahoma	18,250,400	720,000	(2)	(2)		
Oregon	16,593,861	1,372,355	17,254,166		617,657	
Rhode Island	41,558,144	23,825,893	21,391,141		4,964,450	
Texas	75,571,176	4,844,083	103,850,196		1,971,300	
Utah	23,684,317	2,960,751	22,403,641		1,254,597	
Vermont	2,585,454	426,189	(2)	(2)		
Washington	40,883,811	3,848,276	49,980,378		1,419,446	
West Virginia	2,518,411	260,503	2,652,251	(2)		
Wisconsin	118,520,737	61,494,051	79,541,952		13,121,938	

¹ States reporting on real estate loans. Data are for calendar year, unless otherwise noted.

² Includes estimate for States not reporting.

³ Data not reported.

⁴ Fiscal year ended June 30.

⁵ Fiscal year ended Sept. 30.

dictions are silent with respect to real estate loans, and in some of them such loans are deemed permissible. Eight of the 24 States that reported on the real estate lending activities of the credit unions in 1958 indicated that real estate loans are neither expressly permitted nor forbidden in their credit union laws.

Real estate loans accounted for almost a fourth (24 percent) of the total amount of loans outstanding at the end of the year in the 24 States reporting such loans. The proportions range from less than 10 percent in six States to more than 40 percent in five and to more than 50 percent in

one of the five (table 2). Real estate loans also made up a growing share of all outstanding loans in the 24 States. While the total amount of loans outstanding increased at the same rate as in the Nation as a whole (10.9 percent), outstanding real estate loans in these States increased 12.7 percent and amounted to almost \$293 million at the end of 1958.

On the basis of data reported by 17 of the States making real estate loans, it is estimated that loans made for all purposes in all 24 States during 1958 amounted to \$1,254 million—about one-tenth more than in 1957. An estimated \$76 million in new loans

was secured by real estate mortgages; this amount accounts for 6 percent of all new loans made in these States in 1958 and represents an increase of about 15 percent from the amount loaned for real estate purposes during 1957.

Activities by States. — Table 3 shows information relating to operations in 1958 for 45 of the 46 jurisdictions that have a State credit union law. (The report for Arkansas was not received in time to be included in the final tabulations.) The totals include estimates for items for which complete information was not reported; among the latter are number

Table 3.—Operations of State-chartered credit unions, 1958

State	Law enacted	Number of credit unions		Number of members	Loans outstanding, end of year	Paid-in share capital	Reserves	Total assets	Net earnings	Dividends on shares
		Active	Reporting							
Total, 1957 ¹		9,463	9,314	4,963,813	\$1,520,988,859	\$1,708,531,211	\$96,702,617	\$2,021,144,713	\$83,264,850	\$57,454,967
Total, 1958 ²		9,794	9,728	5,329,111	1,697,666,464	1,958,384,577	113,422,813	2,312,053,121	89,600,742	64,214,950
Alabama	1927	130	130	83,286	28,426,367	34,804,888	1,366,851	39,874,027	1,975,402	1,485,656
Arizona	1929	56	56	16,675	5,352,773	4,960,845	117,851	5,897,659	238,295	163,925
Arkansas ³	1931									
California	1927	605	605	477,782	168,669,516	179,681,691	8,224,554	206,537,213	9,208,747	6,357,729
Colorado	1931	155	155	83,959	33,071,718	35,388,631	1,506,511	40,731,545	1,889,462	1,148,335
Connecticut	1939	159	159	47,638	11,856,413	15,416,652	510,623	17,041,613	615,158	419,738
District of Columbia	1932	17	17	20,967	3,891,042	4,695,911	384,681	5,422,174	215,925	168,275
Florida	1929	298	285	116,590	35,969,419	39,576,208	2,485,257	44,949,606	2,230,570	1,379,690
Georgia	1925	159	159	80,259	24,168,761	436,430	1,257,361	33,329,731	(1)	(1)
Idaho ⁴	1935	64	55	9,743	1,447,982	1,800,905	38,885	1,900,000	67,703	30,857
Illinois	1925	1,505	1,505	731,708	204,985,174	287,123,376	17,824,884	317,041,231	12,181,528	9,395,501
Indiana ⁵	1923	157	157	(1)	26,657,054	33,199,366	1,750,343	36,893,120	(1)	(1)
Iowa	1925	316	316	117,481	37,992,301	47,289,084	3,393,821	53,101,134	1,937,358	1,522,432
Kansas	1929	206	206	76,340	21,811,532	27,927,694	906,504	31,197,608	1,319,303	859,212
Kentucky ⁶	1922	128	128	(1)	17,560,976	20,775,490	1,327,124	23,623,388	(1)	(1)
Louisiana	1924	101	101	(1)	11,498,791	12,573,246	819,198	15,000,000	770,567	529,378
Maine	1939	13	13	(1)	3,765,000	4,283,000	93,000	4,950,000	201,000	140,000
Maryland	1929	44	44	54,323	15,738,331	15,866,611	1,020,456	20,232,413	900,333	668,391
Massachusetts ⁷	1909	469	469	402,011	112,677,162	138,755,832	13,384,421	171,800,466	4,920,858	3,941,668
Michigan	1925	639	625	385,302	154,666,896	175,586,181	7,428,604	198,498,091	7,783,951	5,662,786
Minnesota	1925	403	402	195,337	87,495,758	86,826,210	4,560,717	106,543,097	3,605,037	2,921,382
Mississippi	1924	29	29	11,837	2,238,430	3,126,968	169,738	3,587,318	218,437	171,496
Missouri ⁸	1927	541	522	(1)	77,346,665	97,614,519	4,453,285	107,448,345	2,713,861	2,647,576
Montana	1929	28	28	5,207	1,273,187	1,226,466	61,349	1,505,199	67,202	26,685
Nebraska	1919	74	74	32,738	10,994,019	13,295,299	551,920	14,555,495	739,080	488,523
New Hampshire ⁹	1921	36	36	17,514	5,781,318	3,666,255	216,042	7,352,213	279,958	97,143
New Jersey	1924	70	70	37,137	4,243,436	12,935,129	646,914	13,941,617	451,541	363,528
New Mexico	1945	52	52	(1)	2,982,080	3,105,270	69,849	3,433,995	156,475	87,455
New York	1913	155	155	161,945	39,315,855	45,011,460	4,130,030	53,709,283	2,183,520	1,443,617
North Carolina	1915	201	201	85,946	19,582,813	21,894,966	2,812,773	26,448,828	1,054,561	722,511
North Dakota	1935	85	85	20,144	6,680,046	8,344,034	312,443	8,968,868	246,934	101,938
Ohio	1931	581	581	307,507	101,760,443	120,458,749	6,220,658	136,851,074	5,866,150	3,863,342
Oklahoma	1933	41	40	59,212	18,250,400	296,066	1,318,623	23,240,000	354,800	(1)
Oregon	1915	41	41	38,626	16,563,861	18,191,605	1,008,538	19,960,846	930,136	643,948
Pennsylvania	1933	125	125	81,423	17,147,062	23,657,640	1,374,574	28,029,186	910,657	760,400
Puerto Rico ¹⁰	1947	173	173	58,300	11,559,000	9,867,047	317,487	12,766,000	318,787	(1)
Rhode Island	1914	87	87	100,689	41,558,144	37,258,114	3,695,938	57,778,030	2,042,562	1,129,960
South Carolina ¹¹	1915	28	24	7,466	1,450,209	1,724,118	64,973	1,908,274	(1)	(1)
Tennessee	1923	165	161	85,219	30,763,164	36,949,094	1,326,273	41,502,942	(1)	(1)
Texas	1913	390	389	202,617	75,571,176	81,862,398	2,154,176	91,904,418	4,421,084	3,452,109
Utah	1915	160	160	51,152	23,684,317	23,483,868	1,092,656	27,586,369	1,230,526	867,653
Vermont	1941	61	61	13,742	2,585,454	2,747,843	103,826	3,079,129	140,717	69,683
Virginia	1921	95	95	(1)	13,649,380	12,391,099	637,922	15,925,936	(1)	(1)
Washington	1933	151	151	131,402	40,883,811	48,623,718	2,332,681	55,291,390	2,783,379	1,793,774
West Virginia	1925	23	23	7,918	2,518,411	2,044,610	107,524	2,965,164	142,286	90,715
Wisconsin	1913	718	718	325,460	118,520,787	157,889,931	10,690,975	173,749,088	6,775,985	4,758,782

¹ Includes estimates for data not reported.

² Revised.

³ Data not reported.

⁴ Data furnished by State Credit Union League.

⁵ Estimated.

⁶ Fiscal year ended June 30.

⁷ Fiscal year ended Sept. 30.

Table 4.—Selected data on State-chartered and Federal credit union operations, 1957 and 1958

Item	All credit unions		State-chartered credit unions		Federal credit unions	
	1957	1958	1957	1958	1957	1958
Number in operation	18,198	18,824	9,463	9,794	8,735	9,030
Number reporting	18,049	18,758	9,314	9,728	8,735	9,030
Number of members	9,861,502	10,539,023	4,963,813	5,329,111	4,897,689	5,209,912
Amount of loans outstanding	\$2,778,308,187	\$3,077,390,191	\$1,520,988,859	\$1,697,666,464	\$1,257,319,328	\$1,379,723,727
Paid-in share capital	3,297,721,796	3,770,401,850	1,708,531,211	1,958,384,577	1,589,190,585	1,812,017,273
Reserves	165,257,432	197,694,237	96,702,617	113,422,813	68,654,815	84,271,424
Total assets	3,809,913,045	4,346,918,696	2,021,144,713	2,312,053,121	1,788,768,332	2,034,865,575
Net earnings	161,489,176	177,754,328	83,264,850	89,600,742	78,224,326	88,153,586
Dividends paid on shares	111,486,761	127,298,156	57,454,967	64,214,950	54,031,794	63,083,206
Average membership per credit union	546	562	533	548	561	577
Average assets per credit union	\$211,087	\$231,737	\$217,001	\$237,670	\$204,782	\$225,345
Average shares per member	\$334	\$358	\$344	\$367	\$324	\$348
Ratio (percent) of—						
Loans outstanding to shares	84.2	81.6	89.0	86.7	79.1	76.1
Loans outstanding to assets	72.9	70.8	75.3	73.4	70.3	67.8
Reserves to shares	5.0	5.2	5.7	5.8	4.3	4.7
Reserves to loans outstanding	5.9	6.4	6.4	6.7	5.5	6.1

¹ Excludes members' deposits amounting to \$83,918,000 in 1957 and \$99,464,000 in 1958.

of members, net earnings, and dividends, for the States indicated.

In the eight jurisdictions with no provision for chartering credit unions under the local law, the only credit union service available was that provided by groups chartered under the Federal Credit Union Act. In these eight areas, 394 Federal credit unions, with total assets of \$90.4 million, served 184,600 members. In the aggregate, however, State-chartered credit unions account for slightly more than half of all credit unions in the United States and its possessions.

State-chartered and Federal groups.—Selected data for all credit unions in the United States are shown in table 4 for 1957 and 1958. Nearly 19,000 credit unions were extending financial assistance to more than 10.5 million members at the end of 1958. The members had amassed savings of \$3.8 billion and owed \$3.1 billion to the credit unions. Average savings of the members increased \$24 in 1958 and stood at \$358 at the close of the year. The assets of the 19,000 credit unions totaled more than \$4.3 billion. Their net earnings, which come principally from interest on loans to the members, amounted to nearly \$178 million; more than \$127 million was returned to the members in dividend payments on shareholdings.

Reflecting the faster rate of growth in savings, the ratio of loans to shares declined 3 percentage points in 1958.

At the end of the year, loans outstanding accounted for 82 percent of shares and 71 percent of the total assets of credit unions. The growing emphasis on adequate reserves to protect the members' savings has resulted in an increase in the ratio of reserves to shares, from 5.0 percent in 1957 to 5.2 percent in 1958. Reserves also increased in relation to loans outstanding—from 5.9 percent in 1957 to 6.4 percent.

Growth in credit union activities, though slowed somewhat in 1958 by economic influences, was shared by State-chartered and Federal credit unions alike. The substantial savings of the members in credit unions more than offset loans made by the credit unions to the members. Since members' savings have always exceeded loans to the members, credit unions do not exert an inflationary influence on the economy.

No. 51.) Washington: The Bureau, 1959. 36 pp. Processed.

Data on children receiving child welfare services, on public child welfare agency personnel and expenditures, and on adoptions. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

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General

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CIVIC, MIRIAM. "Current Status of Unemployment Compensation." *Management Record*, Vol. 21, June 1959, pp. 202-204.

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Recent Publications*

Social Security Administration

CHILDREN'S BUREAU. *Child Welfare Statistics, 1957*. (Statistical Series

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

COHEN, WILBUR J. "Some Issues and Goals in Social Security." *Industrial and Labor Relations Review*, Vol. 12, July 1959, pp. 609-617. \$1.75.

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SWARTHOUT, JOHN M., and BARTLEY, ERNEST R. *Principles and Problems of State and Local Government*. New York: Oxford University Press, 1958. 369 pp. \$4.25.

Includes chapters on State legislatures, executives, and court systems; State and local administrative organization, personnel and finance management, and expenditures and revenues; and service activities of State and local governments in social security and related welfare activities, education, public health, and housing.

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Retirement and Old-Age

COUNCIL OF SOCIAL WORK EDUCATION. *Vol. I. — Toward Better Understanding of the Aging; Vol. II—Social Work Education for Better Services to the Aging*. New York: The Council, 1959. 2 vols. \$2 each.

Proceedings of the seminar on the aging held in Aspen, Colo., in September 1958. Volume I deals with selected background knowledge on the aging, for application in social work education and practice. Volume II considers preparation of social work personnel for services to older persons.

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HALLECK, SEYMOUR L., and HERSKO, MARVIN. "The Family Physician and the Adolescent Delinquent." *Journal of the American Medical Association* (Continued on page 27)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-59
[In thousands; data corrected to Oct. 9, 1959]

Year and month	Total	Retirement, disability, and survivor insurance										Unemployment insurance					
		Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act ²	State laws ¹⁰	Veterans' legislation ¹¹	Railroad Unemployment Insurance Act ⁹		
		Social Security Act	Railroad Retirement Act	Civil Service Commission ³	Veterans Administration ⁴	Monthly			Lump-sum ⁷								
Number of beneficiaries																	
1958																	
August	9,168.7	478.8	314.0	2,867.6	2,963.4	233.7	107.7	(12)	59.9	13.9	31.8	2,676.5	65.0	128.7			
September	9,244.7	481.3	316.1	2,875.1	2,983.6	234.4	124.0	1,188.7	68.7	13.2	33.9	2,440.1	47.5	120.9			
October	9,323.0	483.1	318.7	2,885.5	3,004.5	235.2	128.0	(12)	51.6	13.8	35.2	2,062.5	30.3	122.5			
November	9,415.7	485.3	321.0	2,891.2	3,014.5	236.3	130.7	(12)	50.3	12.6	31.1	1,922.9	27.7	106.6			
December	(12)	485.2	323.2	2,898.3	(12)	236.8	132.5	1,193.3	(12)	13.3	36.0	2,175.8	29.8	129.4			
1959																	
January	9,510.0	485.0	324.8	2,899.4	3,055.8	236.1	133.6	(12)	109.6	13.4	36.7	2,612.5	33.0	139.9			
February	9,597.9	489.0	326.9	2,900.4	3,076.8	238.2	135.0	(12)	61.3	15.3	27.0	2,588.4	31.5	103.8			
March	9,721.5	493.5	329.0	2,901.2	3,105.9	239.1	136.4	1,203.9	72.7	15.9	25.8	2,356.1	25.9	83.4			
April	9,830.9	496.8	331.2	2,912.3	3,136.5	240.4	137.9	(12)	71.9	17.7	24.4	2,028.1	19.3	68.7			
May	9,910.4	498.5	333.0	2,923.7	3,157.3	240.7	139.2	(12)	65.6	15.3	20.2	1,588.1	12.7	42.9			
June	9,997.2	501.0	335.9	2,934.2	3,184.2	242.7	140.6	1,210.4	65.6	16.3	22.2	1,305.3	10.6	40.7			
July	10,083.0	504.4	338.2	2,943.3	3,205.2	242.0	141.6	(12)	58.5	14.3	24.8	1,192.4	10.5	40.9			
August	10,166.2	508.6	340.6	2,950.1	3,229.6	242.8	142.8	(12)	68.5	13.4	31.1	1,170.6	10.0	74.1			
Amount of benefits ¹⁴																	
1940	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448		\$105,696	\$11,833	\$12,267		\$518,700		\$15,961		
1941	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943		344,321		14,537		
1942	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603		111,193	15,005	14,342		344,084		6,268		
1943	911,696	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255		79,643		917		
1944	1,104,638	113,487	129,707	77,193	456,279	73,451	1,765		144,302	22,034	19,238		62,385		582		
1945	2,047,025	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431		445,866		126,630		
1946	5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817		333,640	27,851	30,610		1,094,850		1,743,718		
1947	4,655,540	287,554	177,053	106,876	1,676,029	149,179	19,283		382,515	29,460	33,115		111,368		776,163		
1948	4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011		918	413,912	32,315		30,843		793,265		
1949	5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257		4,317	477,406	33,158		31,771		30,103		
1950	5,196,761	651,409	254,240	165,787	1,732,208	206,745	43,884		8,409	491,579	32,740		33,578		1,373,426		
1951	5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527		14,014	519,398	57,337		33,356		26,297		
1952	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085		19,986	572,983	63,298		34,689		998,237		
1953	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319		27,325	613,475	87,451		43,377		45,150		
1954	9,455,374	2,667,982	428,900	298,126	1,921,380	879,952	93,201		32,530	628,801	92,229		41,480		49,173		
1955	10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847		39,362	688,426	112,871		42,233		51,945		
1956	11,193,067	4,361,231	490,445	400,647	2,101,798	1,244,073	133,171		49,675	699,204	109,304		41,895		49,538		
1957	13,560,263	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826		58,265	748,660	138,785		47,278		51,292		
1958	17,512,022	6,722,871	570,741	561,988	2,382,215	1,720,146	153,947		74,185	794,253	132,908		56,043		3,979,946		
1959	1,442,965	538,755	46,561	48,843	199,305	138,972	12,556		6,570	66,968	12,128		3,970		4,660		
August	1,422,965	538,755	46,561	48,843	199,305	138,972	12,556		6,570	66,968	12,128		3,970		4,660		
September	1,434,402	544,331	46,847	49,823	197,823	140,289	12,617		7,056	67,144	14,032		4,638		322,878		
October	1,403,179	549,432	47,064	50,224	201,983	141,503	12,687		7,193	67,626	10,493		5,273		281,885		
November	1,348,892	555,238	47,300	50,256	201,244	142,291	12,765		7,211	66,765	10,168		4,791		227,723		
December	(12)	47,330	50,839	201,017	(12)	12,818	7,309		67,250	(12)	5,092		5,424		295,602		
1959	1,546,528	602,924	48,050	51,000	205,188	156,826	13,373		7,308	67,300	22,409		4,583		4,979		
January	1,501,047	610,277	48,532	51,421	198,109	158,380	13,553		7,444	67,582	12,643		5,441		3,517		
March	1,519,453	619,810	49,030	52,193	202,964	160,371	13,626		7,588	67,851	15,015		5,876		3,513		
April	1,484,747	627,853	49,518	52,415	206,796	162,367	13,783		7,643	68,519	14,955		6,627		3,203		
May	1,420,158	633,396	49,761	52,865	206,287	163,903	13,826		7,730	68,851	13,646		6,075		4,221		
June	1,425,035	640,146	55,192	53,520	207,191	165,399	15,345		7,798	68,800	13,676		6,173		7,153		
July	1,419,346	646,810	55,232	53,377	207,399	166,902	15,344		7,827	68,447	12,225		5,039		5,760		
August	1,425,819	653,411	55,529	54,071	206,062	168,636	14,435		7,945	68,229	14,422		5,073		7,418		

¹ Under Social Security Act, (1) retirement benefits—old-age, wife's, and husband's benefits and benefits (partly estimated) to children of old-age beneficiaries (including those to disabled children aged 18 or over, beginning Jan. 1957) and (2) disability benefits—benefits to disabled workers aged 50-64 beginning July 1957 and, beginning Oct. 1958, to their dependent wives, husbands, and children (including disabled children aged 18 or over). Beginning Dec. 1951, includes spouse's annuities under Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes payments (partly estimated) to deceased workers' disabled children aged 18 or over.

⁵ Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

⁶ Payments to veterans' widows, parents, and children; number, end of quarter.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Under railroad retirement, Federal civil-service, and veterans' programs.

⁹ Represents average number of beneficiaries in a 14-day registration period;

temporary disability benefits first payable July 1947.

¹⁰ Represents average weekly number of beneficiaries; includes payments to unemployed Federal workers from Jan. 1955 and to unemployed ex-servicemen from Nov. 1958, made by the States as agents of the Federal Government. Includes temporary unemployment compensation programs, June 1958-July 1959.

¹¹ Beginning Sept. 1944, under Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning Nov. 1952, under Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹² Not available.

¹³ See footnote 5, table 4, page 26.

¹⁴ Payments: under Social Security Act annual data represent Treasury disbursements and, under Railroad Retirement Act, amounts certified (for both programs monthly benefit data, by month, are for benefits in current-payment status); under Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except readjustment allowance program, disbursements; under the State unemployment insurance laws, Servicemen's Readjustment Act, and Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Civil-service and railroad unemployment insurance data adjusted monthly; other data adjusted annually.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1957-59

[In thousands]

Period	Retirement, disability, and survivor insurance				Unemployment insurance		
	Federal insurance contributions ¹		Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment insurance contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
	Retirement and survivors	Disability					
Fiscal year:							
1957-58 ⁶	\$7,266,985	\$926,403	\$1,259,041	\$575,282	\$1,500,397	\$335,880	\$99,891
1958-59 ⁷	7,565,086	894,995	1,515,484	526,676	1,675,286	324,060	101,061
2 months ended:							
August 1957.....	1,194,935	151,432	127,509	102,940	457,721	1,636	11,830
August 1958.....	1,348,123	167,469	267,479	89,035	433,391	1,731	11,840
August 1959.....	1,550,266	190,812	234,234	105,580	615,154	1,444	10,450
1958							
August.....	922,527	129,295	154,133	72,314	254,371	873	11,465
September.....	453,262	54,743	109,081	43,951	8,293	757	11,719
October.....	408,812	40,715	150,387	20,633	125,974	819	816
November.....	674,926	96,209	113,387	67,782	183,621	671	10,475
December.....	355,057	44,337	135,868	43,715	11,466	725	13,283
1959							
January.....	230,887	16,494	120,412	14,316	76,943	30,052	573
February.....	875,272	108,608	110,458	71,198	142,928	261,357	7,438
March.....	727,420	82,163	131,310	42,883	9,051	15,218	16,269
April.....	626,778	58,719	122,376	16,166	259,635	1,432	830
May.....	1,278,210	159,230	131,554	70,049	413,056	1,312	10,018
June ⁸	586,339	66,308	123,171	46,949	10,928	945	17,803
July ⁹	298,757	53,757	109,093	20,148	245,078	701	1,017
August.....	1,251,509	137,055	125,141	85,432	370,076	743	9,433

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance and, beginning January 1957, by disability insurance; beginning January 1951, on an estimated basis, with suitable subsequent adjustments; beginning May 1951, includes deposits in the trust fund(s) by States under voluntary coverage agreements; beginning December 1952 (January 1959 for disability insurance) adjusted for employee-tax refunds; beginning 1959, includes transfers from the railroad retirement account to the disability insurance trust fund under the financial interchange provisions of the Railroad Retirement Act.

² Represents employee and employing agency (Government) contributions to the civil-service retirement and disability fund.

³ Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 3 States, contributions from employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U.S. Government*.

⁷ Preliminary.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and other Treasury reports, unless otherwise noted.

Table 3.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937-59

[In thousands]

Period	Receipts		Expenditures		Assets at end of period		
	Net contribution income and transfers ¹	Interest received ²	Benefit payments ³	Administrative expenses ⁴	Invested in U.S. Government securities ⁵	Cash balances	Total assets
	Old-age and survivors insurance trust fund						
Cumulative, January 1937-August 1959 ⁷	\$65,000,151	\$5,596,172	\$47,952,264	\$1,507,955	\$20,096,417	\$1,039,688	\$21,136,105
Fiscal year:							
1957-58 ⁸	7,266,985	557,274	7,874,932	165,604	21,764,189	1,048,411	22,812,600
1958-59 ⁷	7,565,086	543,420	9,173,588	206,049	20,474,430	1,067,040	21,541,470
2 months ended:							
August 1957	1,194,935	9,291	1,234,239	25,485	22,196,524	776,856	22,973,380
August 1958	1,348,123	13,557	1,529,797	33,525	21,689,015	921,943	22,610,958
August 1959	1,550,266	17,122	1,936,352	36,401	20,096,417	1,039,688	21,136,105
1958							
August	922,527	11,943	707,613	14,396	21,689,015	921,943	22,610,958
September	453,262	15,960	716,471	23,262	21,502,387	838,061	22,340,448
October	408,812	21,384	703,008	17,601	21,148,151	901,884	22,050,035
November	674,926	9,530	698,756	16,482	20,997,551	1,021,703	22,019,254
December	355,057	214,020	703,598	20,310	20,953,408	911,014	21,864,422
1959							
January	230,887	1,980	751,454	16,709	20,395,900	933,226	21,329,126
February	875,272	15,934	790,721	17,388	20,280,440	1,131,783	21,412,224
March	727,420	17,686	812,432	6,586	20,411,558	926,753	21,338,310
April	626,778	22,445	816,871	17,645	20,116,268	1,036,749	21,153,017
May	1,278,210	10,835	826,599	17,332	20,539,768	1,058,362	21,598,130
June ⁷	586,339	200,087	823,880	19,207	20,474,430	1,067,040	21,541,470
July ⁷	298,757	1,822	1,103,117	18,039	19,793,830	927,063	20,720,893
August	1,251,509	15,209	833,235	18,362	20,096,417	1,039,688	21,136,105
Disability insurance trust fund							
Cumulative, January 1957-August 1959 ⁷	2,349,410	51,440	591,488	35,387	1,608,111	75,872	1,773,983
Fiscal year:							
1957-58 ⁸	926,403	15,843	168,420	12,112	1,054,458	44,515	1,098,973
1958-59 ⁷	894,095	33,293	339,231	21,410	1,606,874	59,747	1,666,621
2 months ended:							
August 1957	151,432	64	8,528	489	447,000	32,737	479,737
August 1958	167,469	456	38,297	130	1,170,578	57,884	1,228,461
August 1959	190,812	949	83,838	560	1,689,111	75,872	1,773,983
1958							
August	129,295	410	19,551	69	1,170,578	57,884	1,228,461
September	54,743	188	22,646	69	1,221,478	39,198	1,260,676
October	40,715	403	26,060	545	1,234,262	40,928	1,275,189
November	96,209	554	27,021	545	1,264,062	80,326	1,344,387
December	44,337	13,523	23,189	545	1,320,758	57,756	1,387,514
1959							
January	16,494	102	32,793	738	1,316,678	44,901	1,361,578
February	108,608	794	31,096	246	1,359,353	80,285	1,439,638
March	82,163	54	32,860	17,773	1,426,704	44,411	1,471,115
April	58,719	491	31,945	270	1,455,434	42,676	1,498,110
May	159,230	640	33,696	270	1,542,014	82,000	1,624,014
June ⁷	66,308	16,196	39,628	270	1,606,874	59,747	1,666,621
July ⁷	53,757	94	42,299	280	1,629,234	48,659	1,677,893
August	137,055	855	41,539	280	1,608,111	75,872	1,773,983

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952 for the old-age and survivors insurance trust fund and January 1959 for the disability insurance trust fund, includes deductions for refund of estimated amount of employee-tax overpayment. Beginning 1959, includes transfers to the disability insurance trust fund from the railroad retirement account under the financial interchange provisions of the Railroad Retirement Act; the first such transfer, of \$22 million, occurred July 1959.

² Includes interest transferred to the old-age and survivors insurance trust fund from the railroad retirement account under the financial interchange provisions and, beginning June 1958, from the disability insurance trust fund to the old-age and survivors insurance trust fund (see footnote 5).

³ Includes transfers to the railroad retirement account from the old-age and survivors insurance trust fund under the financial interchange provisions: \$124 million in July 1958 and \$282 million in July 1959. Disability insurance benefit

payments began August 1957.

⁴ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes expenses for central office building construction.

⁵ Beginning January 1957, subject to subsequent adjustment (with interest) between the two trust funds; the first adjustment, \$9.1 million applicable to fiscal year 1956-57, was transferred from the disability trust fund June 1958, and the second, \$17.5 million applicable to fiscal year 1957-58, was transferred March 1959.

⁶ Book value: Includes net unamortized premium and discount, accrued interest purchased, and repayments on account of accrued interest on bonds at time of purchase.

⁷ Preliminary.

⁸ Revised to correspond with *Final Statement of Receipts and Expenditures of the U.S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and unpublished Treasury reports.

Table 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of selected months, December 1948-August 1959, by type of benefit, and monthly benefits awarded, August 1959¹

[Amounts in thousands; data corrected to Sept. 29, 1959]

Item	Total			Old-age	Disability ²	Wife's or husband's			Child's ⁴			Widow's or widower's	Mother's	Parent's
	Total	OASI ³	DI ³			Total	OASI ³	DI ³	Total	OASI ³	DI ³			
Number														
In current-payment status at end of month:														
December:														
1948	2,314,557	2,314,557		1,047,985		320,928	320,928		581,263	581,263		210,253	142,223	11,903
1950	3,477,243	3,477,243		1,770,984		508,350	508,350		699,703	699,703		314,189	169,438	14,579
1952	5,025,549	5,025,549		2,643,932		737,859	737,859		938,751	938,751		454,563	228,984	21,460
1954	6,886,480	6,886,480		3,775,134		1,015,892	1,015,892		1,160,770	1,160,770		638,091	271,536	25,057
1956	9,128,121	9,128,121		5,112,430		1,433,507	1,433,507		1,340,995	1,340,995		913,069	301,240	26,880
1958														
August	12,132,135	11,908,076	224,059	6,765,324	224,059	1,975,568	1,975,568		1,587,690	1,587,690		1,198,234	351,743	29,517
September	12,228,348	12,002,134	226,214	6,821,294	226,214	1,991,631	1,991,631		1,597,269	1,597,269		1,210,156	352,153	29,631
October	12,327,583	12,083,107	244,476	6,866,663	233,541	2,008,305	2,004,403	3,902	1,614,077	1,607,044	7,033	1,221,450	353,787	29,760
November	12,430,234	12,162,177	268,057	6,920,677	237,719	2,031,091	2,018,860	12,231	1,624,135	1,606,028	18,107	1,232,583	353,964	30,065
December ⁵														
1959														
January	12,565,823	12,263,577	302,246	6,968,335	248,894	2,045,988	2,025,344	20,644	1,663,592	1,630,884	32,708	1,254,302	354,028	30,684
February	12,674,727	12,359,615	315,112	7,026,854	254,701	2,063,391	2,039,655	23,736	1,676,635	1,639,960	36,675	1,267,444	354,689	31,013
March	12,827,383	12,498,748	328,645	7,111,435	261,266	2,088,632	2,062,296	26,336	1,695,411	1,654,368	41,043	1,282,174	356,995	31,480
April	12,967,396	12,629,974	337,422	7,187,142	265,858	2,110,941	2,083,136	27,805	1,714,849	1,671,090	43,759	1,296,422	360,250	31,994
May	13,067,700	12,720,592	347,108	7,238,215	268,842	2,126,089	2,095,981	30,108	1,731,373	1,683,215	48,158	1,308,743	362,115	32,323
June	13,181,380	12,820,164	361,216	7,295,640	275,164	2,141,761	2,108,534	33,227	1,747,656	1,694,831	52,825	1,321,979	366,498	32,682
July	13,288,220	12,903,579	384,641	7,345,206	288,631	2,155,701	2,118,439	37,262	1,760,617	1,701,569	58,748	1,334,316	370,743	33,006
August	13,395,770	12,995,845	399,925	7,399,152	297,611	2,169,313	2,129,492	39,521	1,774,396	1,711,903	62,493	1,347,802	374,119	33,377
Awarded, August 1959	198,772	171,020	22,752	86,788	14,014	32,383	28,575	3,808	32,545	27,615	4,930	19,338	8,100	606
Monthly amount														
In current-payment status at end of month:														
December:														
1948	\$45,872.5	\$45,872.5		\$26,564.2		\$4,307.3	\$4,307.3		\$7,549.0	\$7,549.0		\$4,331.0	\$2,958.6	\$162.2
1950	126,856.5	126,856.5		77,678.3		11,994.9	11,994.9		19,366.3	19,366.3		11,481.3	5,800.8	534.9
1952	205,179.0	205,179.0		130,217.4		19,178.4	19,178.4		28,141.3	28,141.3		18,482.2	8,272.7	887.0
1954	339,342.0	339,342.0		223,271.8		32,270.6	32,270.6		40,996.4	40,996.4		29,525.7	12,088.9	1,188.6
1956	482,592.9	482,592.9		322,536.8		48,325.6	48,325.6		50,323.7	50,323.7		45,780.0	14,262.2	1,364.8
1958														
August	677,727.1	659,425.0	\$18,302.2	446,748.6	\$18,302.2	60,053.8	60,053.8		62,392.7	62,392.7		61,955.0	17,725.5	1,549.4
September	684,620.2	666,089.0	18,531.2	451,347.4	18,531.2	69,737.2	69,737.2		63,012.9	63,012.9		62,674.0	17,758.8	1,558.7
October	690,935.7	671,456.3	19,479.4	454,946.3	19,479.4	70,373.3	70,238.2	\$135.1	63,731.8	63,530.1	\$201.7	63,329.8	17,843.7	1,568.2
November	697,528.6	677,103.7	20,424.9	459,201.1	19,515.7	71,230.1	70,814.8	415.2	64,130.2	63,636.3	494.0	63,976.6	17,886.5	1,588.3
December														
1959														
January	759,750.1	736,167.1	23,583.0	497,547.3	21,876.1	77,097.1	76,355.1	742.0	71,832.6	70,867.7	964.9	69,977.3	19,671.5	1,748.2
February	768,656.8	744,262.9	24,393.9	503,286.7	22,441.7	77,951.9	77,097.1	854.8	72,597.0	71,490.6	1,097.4	70,826.5	19,780.1	1,773.0
March	780,181.2	754,952.8	25,228.4	510,893.7	23,044.9	79,065.0	78,116.5	948.5	73,566.0	72,334.0	1,235.0	71,778.4	20,022.1	1,808.2
April	790,219.9	764,420.0	25,799.9	517,379.6	23,465.2	80,001.0	78,995.5	1,005.6	74,557.7	73,228.5	1,329.2	72,704.5	20,270.3	1,841.6
May	797,299.4	771,009.7	26,289.7	521,731.1	23,740.0	80,628.9	79,544.1	1,084.8	75,386.2	73,921.3	1,464.9	73,504.5	20,438.2	1,870.5
June	805,545.3	778,404.0	27,141.2	526,700.8	24,324.3	81,295.2	80,096.0	1,199.2	76,209.0	74,591.3	1,617.7	74,359.1	20,760.4	1,896.4
July	813,712.0	785,002.7	28,709.3	531,230.1	25,563.2	81,901.0	80,557.8	1,343.2	76,861.8	75,058.9	1,802.9	75,151.8	21,084.1	1,920.1
August	822,047.0	792,297.0	29,750.0	536,130.0	26,389.5	82,531.6	81,094.8	1,436.7	77,660.6	75,736.9	1,923.7	76,029.1	21,359.2	1,947.1
Awarded, August 1959	12,907.3	11,403.8	1,503.5	7,176.7	1,288.2	1,300.2	1,156.5	143.8	1,460.7	1,299.1	161.6	1,190.6	539.9	41.0

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin for April 1957*, p. 29, table 4, footnote 1.

² Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired-worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the disability insurance trust fund to disability insurance (disabled-worker) beneficiaries and their dependents.

³ Monthly benefits to disabled workers aged 50-64.

⁴ Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

⁵ To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on monthly benefits and lump sums awarded and monthly benefits in current-payment status were suspended for December 1958; the figures on benefits in current-payment status at the end of December 1958 are therefore not available.

Table 5.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, August 1959¹

Region and State	Nonfarm placements	Initial claims		Weeks of unemployment covered by continued claims		Compensated unemployment				Average weekly insured unemployment ²	
		Total ³	Women	Total	Women	All types of unemployment ⁴		Total unemployment			
						Weeks compensated	Benefits paid ⁴	Average weekly number of beneficiaries	Weeks compensated		
Total	570,078	1,010,834	307,520	5,480,935	2,063,685	4,626,979	\$133,443,944	1,101,662	4,291,658	\$29.76	
Region I:										1,291,407	
Connecticut	7,886	18,647	7,637	119,007	58,241	100,250	3,129,944	23,869	96,018	31.84	
Maine	2,517	4,858	2,289	37,343	20,420	31,968	655,160	7,611	29,212	21.10	
Massachusetts	14,656	32,767	15,749	189,036	95,026	164,803	4,592,687	39,239	139,338	30.18	
New Hampshire	2,132	2,623	1,160	18,850	9,527	15,321	375,377	3,648	14,045	25.55	
Rhode Island	2,107	8,537	3,897	40,031	20,739	34,053	923,638	8,108	30,915	28.16	
Vermont	1,189	1,138	613	6,112	3,413	4,871	117,492	1,160	4,485	24.86	
Region II:											
New Jersey	12,403	40,534	16,361	248,826	132,233	226,031	7,048,765	53,816	201,871	32.12	
New York	67,891	144,371	63,580	794,263	338,356	748,255	24,470,739	178,156	678,272	34.31	
Puerto Rico	2,558	805	344	7,103	2,754					184,120	
Virgin Islands	245	0	4	0	0						
Region III:											
Delaware	591	4,322	534	15,522	2,785	14,622	486,346	3,481	13,977	33.97	
District of Columbia	4,015	2,105	728	16,184	7,428	14,241	359,226	3,391	13,872	25.38	
Maryland	5,925	20,597	5,268	109,835	36,332	101,862	2,977,432	24,253	95,366	29.94	
North Carolina	19,894	17,856	8,510	119,482	62,820	101,187	2,003,562	24,092	94,848	20.14	
Pennsylvania	21,374	99,474	30,667	704,812	237,065	651,446	18,137,655	155,106	609,119	28.76	
Virginia	7,553	7,463	2,661	56,500	23,583	45,515	975,382	10,837	43,186	21.88	
West Virginia	2,252	15,832	1,328	120,196	14,700	104,457	2,429,586	24,871	98,921	23.69	
Region IV:											
Alabama	8,751	12,394	2,350	105,164	27,005	84,344	1,915,653	20,082	81,786	22.95	
Florida	18,130	17,789	6,497	121,633	58,718	97,544	2,313,590	23,225	94,043	23.99	
Georgia	12,047	13,937	4,624	94,875	40,615	75,048	1,728,027	17,869	70,968	23.49	
Mississippi	9,638	6,179	1,613	43,368	11,658	32,424	750,848	7,720	30,640	23.59	
South Carolina	9,851	8,229	3,538	44,226	20,376	32,753	691,420	7,798	30,446	21.53	
Tennessee	10,689	14,254	4,359	104,190	40,988	83,507	1,749,194	19,883	76,365	21.46	
Region V:											
Kentucky	5,382	10,751	1,841	90,433	22,912	67,408	1,796,376	16,050	62,845	27.53	
Michigan	15,757	121,667	17,508	356,746	85,277	269,724	9,356,507	64,220	261,177	35.23	
Ohio	24,481	47,327	10,208	203,737	63,839	148,879	4,497,719	35,447	141,104	30.94	
Region VI:											
Illinois	22,391	41,145	12,920	253,240	98,329	217,331	6,284,751	51,745	196,507	30.26	
Indiana	7,800	34,412	7,259	121,260	34,939	92,025	2,652,991	21,911	83,806	29.99	
Minnesota	11,331	7,226	1,804	57,195	22,488	47,263	1,260,879	11,253	44,757	27.11	
Wisconsin	12,525	22,235	10,117	74,971	38,235	48,475	1,650,526	11,542	44,780	34.68	
Region VII:											
Iowa	9,441	3,205	1,082	18,942	10,353	15,102	350,203	3,596	13,507	24.35	
Kansas	8,959	6,645	1,231	28,946	10,079	24,583	782,881	5,853	23,397	32.35	
Missouri	9,889	22,101	8,176	100,843	37,552	68,711	1,680,800	16,360	61,014	26.02	
Nebraska	6,437	1,082	535	7,778	4,746	6,456	164,673	1,537	6,184	1,675	
North Dakota	3,103	382	131	3,084	1,203	1,853	49,100	4,441	1,548	638	
South Dakota	2,583	455	200	1,741	950	1,243	26,516	296	1,009	23.56	
Region VIII:											
Arkansas	7,553	5,823	1,475	37,807	12,336	24,323	487,019	5,791	22,467	20.57	
Louisiana	6,676	12,345	1,635	87,021	16,080	77,242	2,240,766	18,391	72,167	29.72	
Oklahoma	14,539	7,162	2,175	49,199	19,907	39,800	967,430	9,476	37,155	24.98	
Texas	49,255	27,065	6,526	178,263	55,614	142,885	3,388,689	34,020	135,521	24.10	
Region IX:											
Colorado	12,020	3,222	642	20,601	5,480	16,891	585,061	4,022	15,916	35.38	
Montana	4,478	3,416	558	8,992	4,137	8,356	220,394	1,990	8,356	26.18	
New Mexico	4,549	3,291	354	13,108	2,381	10,398	273,624	2,476	9,837	3,255	
Utah	3,579	3,472	650	19,662	5,494	15,528	506,788	3,697	14,798	33.28	
Wyoming	1,781	548	114	3,461	1,253	2,751	96,190	655	2,264	35.49	
Region X:											
Arizona	6,629	7,922	1,194	31,876	7,515	23,998	724,061	5,714	22,965	30.48	
California	47,480	91,921	25,860	427,925	167,596	359,148	11,483,118	85,511	335,275	32.96	
Hawaii	1,748	1,505	560	9,959	3,610	8,076	241,787	1,923	7,526	30.88	
Nevada	2,765	1,903	390	8,395	2,344	7,938	293,898	1,890	7,446	37.82	
Region XI:											
Alaska	992	1,124	214	6,634	1,356	5,203	192,092	1,239	5,010	37.28	
Idaho	5,771	1,391	393	10,388	5,892	8,824	265,461	2,101	8,340	30.39	
Oregon	7,391	6,938	1,770	31,717	13,051	22,490	714,221	5,355	20,809	32.48	
Washington	8,168	18,442	5,691	100,449	43,955	79,573	2,377,700	18,946	76,478	30.14	

¹ Excludes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government; not comparable, therefore, with data previously published in the *Bulletin* for April 1955-June 1959.

² Excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Includes 31 placements made in Guam, not shown separately.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 6.—Public assistance in the United States, by month, August 1958–August 1959¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴	Total	Old-age assistance	Aid to dependent children (recipients)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴
			Families	Recipients									
			Total ³	Children									
Number of recipients													
1958													
August	2,456,043	732,050	2,750,536	2,105,682	109,114	318,151	384,000	-----	-0.1	+0.5	+0.2	+0.7	-5.3
September	2,454,281	736,478	2,770,505	2,121,913	109,342	320,516	380,000	-----	-1	+7	+2	+7	-8
October	2,457,566	741,501	2,792,425	2,139,688	109,594	322,974	386,000	-----	+1	+8	+2	+8	+1.5
November	2,454,340	746,271	2,811,134	2,154,928	109,796	325,294	393,000	-----	-1	+7	+2	+7	+1.8
December	2,454,593	756,388	2,850,377	2,185,181	109,837	327,781	434,000	-----	(i)	+1.4	(i)	+8	+10.5
1959													
January	2,448,033	768,380	2,878,505	2,206,932	109,707	329,479	471,000	-----	-3	+1.0	-1	+5	+8.4
February	2,438,436	769,185	2,901,369	2,224,849	109,468	330,345	480,000	-----	-4	+8	-2	+3	+2.0
March ⁵	2,433,348	775,557	2,916,631	2,235,296	109,259	331,294	480,000	-----	-1	+8	+1	+7	(7)
April ⁶	2,431,092	781,132	2,940,172	2,253,313	109,542	335,134	450,000	-----	-2	+5	(i)	+8	-6.3
May ⁶	2,427,898	781,114	2,942,684	2,255,628	109,538	337,495	413,000	-----	-1	(i)	(i)	+8	-8.2
June ⁶	2,419,959	777,680	2,928,957	2,247,002	109,446	339,233	388,000	-----	-3	-5	-1	+5	-6.1
July	2,413,982	772,268	2,911,173	2,233,710	109,444	341,367	370,000	-----	-2	-6	(7)	+6	-4.6
August	2,407,799	771,194	2,910,722	2,235,360	109,326	342,566	380,000	-----	-3	(7)	-1	+4	+2.8
Amount of assistance													
1958													
August	\$283,108,000	\$151,598,122	\$74,624,065	\$7,254,331	\$19,199,930	\$23,184,000	(7)	+0.5	+0.4	-0.1	+1.1	-5.9	
September	285,296,000	151,647,823	76,051,105	7,324,068	19,503,462	23,404,000	+0.8	(i)	+1.9	+1.0	+1.6	+9	
October	292,746,000	155,652,052	77,775,804	7,406,754	19,960,435	24,778,000	+2.6	+2.6	+2.3	+1.1	+2.3	+5.9	
November	293,582,000	155,069,318	78,749,954	7,446,554	20,057,141	25,099,000	+3	-4	+1.3	+5	+5	+1.3	
December	303,277,000	157,340,068	80,630,305	7,500,736	20,513,094	29,893,000	+3.3	+1.5	+2.4	+7	+2.3	+19.1	
1959													
January	306,705,000	157,827,831	81,475,458	7,481,605	20,741,887	31,912,000	+1.1	+3	+1.0	-3	+1.1	+6.8	
February	308,057,000	156,529,222	82,692,290	7,467,038	20,902,565	32,557,000	+4	-8	+1.5	-2	+8	+2.0	
March ⁶	310,668,000	156,566,456	83,648,244	7,523,686	21,091,117	33,203,000	+8	+1	+1.7	+1.1	+1.6	+2.0	
April ⁶	309,448,000	156,534,503	84,509,504	7,512,199	21,240,340	30,772,000	-4	(7)	+2	-4	+2	-7.3	
May ⁶	307,286,000	157,332,423	84,732,412	7,578,135	21,632,321	27,752,000	-7	+4	+5	+7	+2.0	-9.8	
June ⁶	303,079,000	156,713,649	83,157,339	7,556,299	21,497,170	25,497,000	-1.4	-4	-1.7	-1	+2	-8.1	
July	299,894,000	155,564,036	82,665,228	7,563,790	21,587,468	24,673,000	-1.1	-7	-6	+1	+4	-3.2	
August	300,695,000	155,453,251	82,475,049	7,556,005	21,676,721	25,711,000	+3	-1	-2	-1	+4	+4.2	

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Excludes Idaho; data not available.

⁵ Increase of less than 0.05 percent.

⁶ Except for general assistance, data included for Illinois understated for March, overstated for April, and partly estimated for May because of administrative change in the processing of payments. Percentage changes for the special types of public assistance based on data excluding Illinois.

⁷ Decrease of less than 0.05 percent.

⁸ Percentage changes for the special types of public assistance based on data excluding Illinois (data not comparable, see footnote 6).

RECENT PUBLICATIONS

(Continued from page 21)

ASSOCIATION, Vol. 170, July 4, 1959, pp. 1153-1156. 45 cents.

LEWIS, LUCILE. "The Strengths in Day Care Licensing." *Child Welfare*, Vol. 38, June 1959, pp. 10-15. 45 cents.

Tells how one State department of welfare uses its licensing program to improve the level of day care.

LIEBMAN, SAMUEL, editor. *Emotional Problems of Childhood*. Philadelphia: J. B. Lippincott Co., 1958. 176 pp.

Includes Management of Problems of Social Maladjustment and Misbe-

havior in Childhood, by Harry M. Segereich; Management of Behavior Problems in Adolescents: Parent Guidance, by Joseph B. Cramer; The Management of the Juvenile Delinquent: A Point of View, by Joseph J. Michaels; and The Emotional Problems of the Physically Handicapped Child, by William Cooper.

MASLAND, RICHARD L.; SARASON, SEYMOUR B.; and GLADWIN, THOMAS. *Mental Subnormality: Biological, Psychological, and Cultural Factors*. New York: Basic Books, Inc., 1958. 442 pp. \$6.50.

Part I.—"The Prevention of Mental Subnormality," by Richard Masland, surveys research into the pre-

natal and postnatal causes of mental retardation, the problems of the perinatal period, regeneration of the central nervous system, and incidence of mental subnormality. Part II.—"Psychological and Cultural Problems in Mental Subnormality," by Seymour Sarason and Thomas Gladwin, reviews research into the etiology of and environmental factors in mental deficiency.

POLIER, JUSTINE WISE. *Parental Rights: The Need for Law and Social Action*. New York: Child Welfare League of America, 1958. 15 pp. 50 cents.

"Problems of Repeated Out-of-Wedlock Pregnancies: 1.—Community

Table 7.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, August 1959¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total	\$21,553,532	\$4,785,554	\$588,445	\$3,444,739	\$7,823,000
Alabama	484	1,003		772	9
Alaska				(²)	427,933
Arkansas	303,044	16,869	9,128	41,447	
California	1,561,644	951,840	84,258		59,254
Colorado	763,289	40,314	2,361	12,812	87,189
Connecticut	323,422	158,928	10,506	86,200	(³)
Delaware			870		
District of Columbia	151	415	11	444	130
Florida	215,892		4,374	31,122	
Hawaii	11,352	24,142	559	8,802	
Idaho	15,946		100	1,060	
Illinois	2,015,122	454,972	59,365	360,550	\$738,885
Indiana	482,115	122,375	23,958	(⁴)	281,594
Iowa	199,869	52,691	7,346	(⁴)	212,166
Kansas	330,741	77,232	5,387	53,578	50,823
Louisiana	232,618	8,793	3,587	49,259	3,827
Maine	130,416	22,252	4,530	22,068	58,232
Maryland	50,316	79,207	1,430	21,192	
Massachusetts	3,265,554	190,480	10,189	555,248	151,401
Michigan	432,113	81,120	8,137	27,603	196,735
Minnesota	1,667,930	209,337	39,887	9,926	435,951
Montana	718	18	975		191,241
Nebraska	327,123	11,881	28,308	28,017	420,344
Nevada	15,762		1,038	(⁵)	428,609
New Hampshire	87,086	17,220	3,503	12,964	(⁴)
New Jersey	601,259	47,436	57	130,886	153,191
New Mexico	90,112	57,958	2,598	20,024	10,172
New York	2,599,200	1,043,383	112,216	1,071,220	221,654
North Carolina	108,604	57,734	5,457	62,880	184,956
North Dakota	208,487	27,271	1,635	42,992	417,287
Ohio	755,586	101,749	23,617	90,061	4,107,002
Oklahoma	962,409		19,908	95,077	(⁴)
Oregon	409,174	20,501	2,771	80,988	18,566
Pennsylvania	182,802	297,810	49,018	89,235	189,136
Rhode Island	96,810	76,556	936	41,115	450,614
South Carolina	41,335	15,486	1,804	12,727	8,160
South Dakota					97,734
Tennessee	130,102	10,980	4,882	18,715	
Utah	32,405			10,875	1,295
Virgin Islands	290	131	5	51	136
Virginia	52,531		4,410	15,038	4,11,217
Washington	1,390,875	172,829	18,586	201,384	83,678
West Virginia	59,795	63,878	2,668	18,735	4,9,086
Wisconsin	1,373,033	174,020	27,875	114,753	141,015
Wyoming	28,016	6,743	195	4,021	33,390

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and re-

porting these data semiannually but not on a monthly basis.

³ No program for aid to the permanently and totally disabled.

⁴ Includes payments made in behalf of recipients of the special types of public assistance.

⁵ Data not available.

Attitudes and Resources," by Margaret Thornhill, "2. — Repeated Out-of-Wedlock Pregnancies: Services to the Unmarried Mother," by Esther G. Levitt. *Child Welfare*, Vol. 38, June 1959, pp. 1-10. 45 cents.

SHULMAN, ROBERT. "New Kinds of Care for Emotionally Disturbed Children." *Public Welfare*, Vol. 17, July 1959, pp. 105-108 ff. \$1.

SWANSON, WILLIS. "Preventing Delinquency Through Child Welfare Services." *Public Welfare*, Vol. 17, July 1959, pp. 119-122. \$1.

VINTER, ROBERT, and JANOWITZ, MORRIS. "Effective Institutions for Juvenile Delinquents: A Research

Statement." *Social Service Review*, Vol. 33, June 1959, pp. 118-130. \$2.25.

WOLINS, MARTIN. *A Proposed Research Program for the Child Welfare League of America*. New York: Child Welfare League of America, 1959. 18 pp. 50 cents.

Health and Medical Care

AMERICAN MEDICAL ASSOCIATION. COMMITTEE ON AGING. *Health Aspects of Aging*. Chicago: The Association, 1959. 71 pp.

Articles on nutrition, rehabilitation, housing, preparation for retirement, health maintenance, aging and chronic illness, and related subjects.

FEDERATION EMPLOYMENT AND GUIDANCE SERVICE. *Survey of Employers' Practices and Policies in the Hiring of Physically Impaired Workers*. New York: The Service, 1959. 133 pp.

A New York City survey.

FOLLMANN, J. F., JR. "Health Insurance for Older People." *Geriatrics*, Vol. 14, Sept. 1959, pp. 574-580. 85 cents.

Describes seven principal methods employed by insurance companies in providing protection for the aged against the costs of medical care.

HUNT, G. HALSEY; AKERS, ROBERT P.; and MOHLER, STANLEY R. "Research Grant Program of the Na-

Table 8.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, August 1959¹

State	Old-age assistance			Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³
Total, 54 States ⁴	\$64.56	\$56.14	\$8.95	\$28.33	\$26.77	\$1.64	\$69.11	\$64.01	\$5.38	\$63.28	\$53.77	\$10.06
Alabama	45.21	45.20	(*)	7.03	7.02	.01				33.55	33.49	.06
Arkansas	48.47	43.08	5.41	15.45	14.82	.64	53.43	48.96	4.49	36.23	30.44	5.85
California	83.79	77.92	6.00	45.28	41.71	3.78	103.34	97.52	6.00			
Colorado	97.63	82.85	14.78	32.33	30.83	1.50	75.28	67.51	7.77	66.25	63.95	2.30
Connecticut	114.65	92.65	22.00	47.80	41.14	6.65	121.90	87.90	34.00	133.50	93.50	40.00
Delaware							69.36	65.24	3.37			
District of Columbia	39.35	59.30	.05	33.33	33.30	.02	68.59	65.55	.05	71.69	71.52	.17
Florida	53.09	50.14	3.08				58.50	57.01	1.72	59.36	56.06	3.72
Hawaii	61.32	53.69	7.62	36.48	33.89	2.50	67.76	61.54	6.21	74.87	66.63	8.23
Idaho	64.29	62.45	1.85				68.97	68.41	.56	69.67	68.60	1.07
Illinois	69.51	46.28	26.11	38.77	35.67	3.20	78.56	61.00	19.17	78.93	60.32	20.24
Indiana	58.28	42.81	16.56	27.62	25.00	2.95	71.01	59.70	12.67	(*)	(*)	(*)
Iowa	72.76	67.91	5.62	35.66	34.60	1.64	86.76	82.76	5.09	(*)	(*)	(*)
Kansas	77.74	67.09	11.28	35.39	32.15	3.56	81.05	73.31	8.96	80.76	69.02	12.84
Louisiana	66.11	64.27	1.87	21.90	21.83	.09	76.43	75.15	1.37	53.83	50.77	3.20
Maine	64.93	53.95	11.00	27.40	26.27	1.13	68.94	58.94	10.00	70.46	58.46	12.00
Maryland	59.73	54.50	5.23	28.55	26.33	2.22	63.81	60.62	3.19	65.11	61.49	3.62
Massachusetts	95.88	56.09	40.20	43.43	39.63	4.04	116.57	112.33	4.77	115.38	63.23	55.54
Michigan	71.13	64.39	6.74	38.12	37.27	.85	75.88	71.32	4.56	85.37	79.00	6.38
Minnesota	87.75	54.26	34.77	44.30	38.52	6.39	101.13	67.10	35.90	61.68	57.96	4.46
Montana	63.02	62.92	.10	33.23	33.23	(*)	72.42	69.78	2.64			
Nebraska	68.56	47.93	20.99	28.08	27.03	1.14	85.61	55.58	30.64	69.91	52.16	17.91
Nevada	69.07	63.08	5.99				97.71	91.75	5.97	(*)	(*)	(*)
New Hampshire	72.41	55.22	17.23	41.13	36.78	4.35	77.51	62.79	14.72	89.00	56.91	32.09
New Jersey	87.54	61.71	31.58	46.28	45.42	1.20	82.67	82.61	.06	94.73	76.10	21.31
New Mexico	64.90	56.33	8.57	29.95	27.88	2.06	63.97	57.15	6.82	65.56	56.76	8.80
New York	101.14	73.75	30.63	41.06	37.31	4.07	108.65	82.90	28.16	98.67	72.81	28.57
North Carolina	41.58	39.41	2.17	19.63	19.05	.58	52.57	51.57	1.05	48.61	45.13	3.48
North Dakota	83.74	58.19	28.38	38.12	34.71	4.25	79.13	65.95	15.72	98.21	61.52	40.07
Ohio	65.74	58.75	8.42	28.20	26.22	.01	64.24	57.89	6.44	67.85	59.62	8.34
Oklahoma	76.29	65.75	10.54				93.98	83.42	10.56	85.63	75.04	10.59
Oregon	74.12	52.60	23.33	38.71	37.97	1.15	82.26	72.84	10.23	82.09	68.13	16.43
Pennsylvania	68.21	64.56	3.64	31.43	29.78	1.65	63.95	61.15	2.80	60.26	54.80	5.46
Rhode Island	76.61	62.66	14.00	35.89	31.14	4.75	76.60	68.60	8.00	81.49	66.54	15.00
South Carolina	38.91	37.69	1.23	14.40	13.99	.41	43.07	42.02	1.05	36.39	34.75	1.64
Tennessee	43.43	41.13	2.30	18.69	18.55	.14	48.08	46.38	1.70	46.30	44.00	2.30
Utah	66.70	62.71	3.99							73.17	68.28	4.89
Virgin Islands	23.42	23.00	.51	12.03	11.86	.17	(*)	(*)	(*)	25.39	24.89	.50
Virginia	41.71	38.30	3.47				53.16	50.62	3.61	47.72	45.36	2.46
Washington	84.66	60.27	27.22	45.41	40.84	4.64	95.61	73.06	25.01	98.51	69.03	32.26
West Virginia	33.44	30.49	2.95	22.49	21.68	.82	37.41	34.85	2.56	36.29	33.75	2.54
Wisconsin	77.85	42.57	37.75	43.06	39.52	5.25	79.58	54.13	27.65	121.33	37.21	87.73
Wyoming	69.81	61.67	8.14	37.20	34.70	2.50	67.56	64.69	2.87	70.43	62.96	7.47

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ May also include small amounts for assistance in kind and vendor payments

for other than medical care. Averages based on number of cases receiving payments. See tables 9-12 for average payments for State programs under which no vendor payments for medical care were made.

⁴ For aid to the permanently and totally disabled represents data for the 49 States with programs in operation.

⁵ Less than 1 cent.

⁶ No program for aid to the permanently and totally disabled.

⁷ Average payment not computed on base of less than 50 recipients.

tional Institutes of Health with Special Emphasis on Research in Aging." *Geriatrics*, Vol. 14, June 1959, pp. 396-403. 75 cents.

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Table 9.—Old-age assistance: Recipients and payments to recipients, by State, August 1959¹

(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1959 in—		August 1958 in—	
				Number	Amount	Number	Amount
Total ²	2,407,799	\$155,463,251	\$64.56	-0.3	-0.1	-2.0	+2.5
Ala.	100,060	4,523,284	45.21	-.1	+.1	-2.4	+17.0
Alaska	1,457	90,530	62.13	+.1	+1.5	-3.7	-2.5
Ariz.	13,866	862,130	62.18	-.3	(1)	-1.6	+11.1
Ark.	55,987	2,713,729	48.47	(1)	-1.4	-3	+.8
Calif.	260,274	21,808,564	83.79	-.3	-.6	-2.1	-2.3
Colo. ³	51,626	5,040,327	97.63	-.2	-.9	-9	+5.8
Conn.	14,701	1,685,511	114.65	(1)	+2.2	-3.8	+1.4
Del.	1,404	69,022	49.16	-.3	+.3	-7.6	-7.4
D. C.	3,051	181,074	59.35	-5.7	-13.2	-1.9	+3.1
Fla.	70,006	3,716,953	53.09	-.1	-1.1	+.5	-.7
Ga.	98,010	4,641,013	47.35	(1)	-.1	-.4	+8.8
Guam	35	883	(1)	(1)	(1)	(1)	(1)
Hawaii	1,489	91,301	61.32	-.3	+.8	-2.3	+14.8
Idaho	7,544	485,036	64.29	-.3	+.1	-4.3	+1.6
Ill.	77,168	5,364,156	69.51	-.5	-.7	-5.1	-.7
Ind.	29,114	1,696,867	58.28	-.4	-1.4	-4.4	-2.9
Iowa	35,562	2,587,660	72.76	-.8	-.9	-3.7	+3.9
Kans.	29,317	2,279,101	77.74	-.1	+.5	-4.0	+1.2
Ky.	57,164	2,469,084	43.19	(1)	(1)	-.3	+11.3
La.	124,640	8,239,574	66.11	(1)	(1)	+.2	+5.0
Maine	11,856	769,816	64.93	-.2	-.4	-2.1	+11.8
Md.	9,619	574,543	59.73	-.1	+.2	-1.3	+6.3
Mass.	81,228	7,747,532	95.38	-.5	+.8	-3.5	-1.1
Mich.	64,073	4,557,767	71.13	-.6	-.5	-4.3	-2.1
Minn.	47,968	4,209,049	87.75	-.3	+2.1	-.6	+5.5
Miss.	80,640	2,403,245	29.80	(1)	(1)	-.7	-.6
Mo.	118,555	6,984,301	58.91	-.2	+5.1	-3.2	+4.5
Mont.	7,226	455,375	63.02	-.4	-.4	-6.6	-4.4
Nebr.	15,581	1,068,221	68.56	-.3	+.1	-4.4	+1.8
Nev.	2,631	181,730	69.07	-.2	-.2	+1.3	+2.1
N. H.	5,054	365,978	72.41	-.5	+.4	-4.0	+2.3
N. J.	19,037	1,666,551	87.54	-.2	-.9	-1.6	+5.0
N. Mex.	10,517	682,578	64.90	-.3	-.4	+1.1	+22.5
N. Y.	84,852	8,582,201	101.14	-.5	-.8	-3.8	+1.3
N. C.	50,048	2,081,063	41.58	-.2	+1.1	-1.4	+9.8
N. Dak.	7,345	615,099	83.74	-.7	-2.6	-2.3	+1.1
Ohio	89,783	5,902,267	65.74	-.2	-2.3	-.5	-7.8
Oklahoma	91,325	6,967,343	76.29	-.2	-.3	-1.9	+2.3
Oreg.	17,536	1,299,695	74.12	-.7	+6.6	-2.0	-2.4
Pa.	50,210	3,424,590	68.21	+.4	+.6	+3.3	+37.4
P. R.	40,149	328,893	8.19	-.5	-.4	-2.0	-1.2
R. I.	6,915	529,783	76.61	-.5	-.7	-4.2	+.4
S. C.	33,683	1,310,672	38.91	-.3	+2.7	-4.6	-2.3
S. Dak.	9,146	543,593	59.44	-.4	+.3	-5.4	+8.4
Tenn.	56,566	2,456,619	43.43	-.2	-.2	-9	+7.9
Tex.	222,977	11,603,919	52.04	(1)	-.1	-.6	+10.0
Utah	8,119	541,545	66.70	-.3	+1.5	-5.8	-2.2
Vt.	5,820	334,065	57.40	-.7	-.5	-4.0	+8.0
V. I.	572	13,399	23.42	-.9	-1.0	-5.0	+10.2
Va.	15,129	631,035	41.71	-.2	+.8	-2.8	+15.8
Wash.	51,095	4,325,848	84.66	-1.7	-1.4	-6.3	-9.8
W. Va.	20,257	677,433	33.44	-.4	-15.7	-5.2	-10.7
Wis.	36,370	2,831,409	77.85	-.8	+1.6	-3.2	-.8
Wyo.	3,442	240,295	69.81	-.2	-.8	-5.8	-5.0

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes 3,849 recipients aged 60-64 in Colorado and payments of \$339,445 to these recipients. Such payments were made without Federal participation.

³ In addition, supplemental payments of \$13,087 from general assistance funds were made to 48 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

⁶ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁷ Program initiated in July 1959 under the Social Security Act amendments of 1958.

Table 10.—Aid to the blind: Recipients and payments to recipients, by State, August 1959¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1959 in—		August 1958 in—	
				Number	Amount	Number	Amount
Total ²	109,326	\$7,556,005	\$69.11	-0.1	-0.1	+0.2	+4.2
Ala.	1,646	58,382	35.47	-.5	-.3	-1.5	+33.1
Alaska	97	6,936	71.51	(1)	(1)	(1)	(1)
Ariz.	832	60,204	72.36	-.1	-.2	+2.7	+15.0
Ark.	2,032	108,574	53.43	+.2	+1.5	-.7	-1.9
Calif. ³	14,043	1,451,151	103.34	-.3	-.2	+1.0	-.2
Colo.	304	22,885	75.28	-.3	-2.6	-4.7	-8.5
Conn.	309	37,696	121.99	+1.0	+3.0	-.6	+24.4
Del.	258	17,894	69.36	0	+.9	-2.6	-6.4
D. C.	229	15,708	68.59	-1.3	-1.1	-.9	-5.7
Fla.	2,550	149,168	58.50	+.1	-.6	+9	+1.1
Ga.	3,543	186,445	52.62	+.1	+.3	+1.3	+10.6
Guam	3	66	(1)	(1)	(1)	(1)	(1)
Hawaii	90	6,098	67.76	(1)	(1)	(1)	(1)
Idaho	179	12,345	68.97	+4.1	+3.1	+2.9	+9.9
Ill.	3,096	243,220	78.56	-.2	-1.3	-4.3	-3.1
Ind.	1,891	134,283	71.01	-.4	-.4	+7	+7.2
Iowa	1,444	125,277	86.76	-1.6	-2.6	-2.1	-3.5
Kans.	601	48,711	81.05	0	+1.3	-3.1	+2.8
Ky.	3,146	138,340	43.97	-.3	-.4	-3.1	+6.7
La.	2,626	200,712	76.43	+.2	+.8	+3.6	+7.1
Maine	453	31,230	68.94	-1.1	-1.2	-2.8	+11.8
Md.	448	28,587	63.81	+.2	+.6	-2.6	+3.0
Mass.	2,134	248,771	116.57	-.6	-1.8	+4.6	+12.1
Mich.	1,783	135,298	75.88	-1.3	-1.6	-1.1	-2.0
Minn.	1,111	112,351	101.13	+.5	+6.8	-1.9	+5.5
Miss.	6,147	237,536	38.64	+1.3	+1.4	+11.0	+10.4
Mo. ⁴	5,181	336,765	65.00	-.1	-.1	+2	+8.5
Mont.	370	26,795	72.42	+3.9	+6.9	-3.1	+1.8
Nebr.	924	79,106	85.61	-.5	-1.4	-4.8	+2.4
Nev.	174	17,002	97.71	+2.4	+1.4	+10.8	+10.9
N. H.	238	18,448	77.51	+.8	+2.4	-5.6	-.5
N. J.	926	76,551	82.67	+.4	-.3	+1.1	+6.2
N. Mex.	381	24,371	63.97	-3.1	-2.7	-1.6	+12.9
N. Y.	3,985	432,963	108.65	-.4	+2.6	-3.7	+4.5
N. C.	5,184	272,516	52.57	+.5	+1.2	+3.2	+18.6
N. Dak.	104	8,230	79.13	(1)	(1)	-4.6	+16.0
Ohio	3,668	235,625	64.24	-.3	-2.6	-1.5	-.4
Oklahoma	1,885	177,159	93.98	+.2	+.1	-1	+4.8
Oreg.	271	22,292	82.26	-.4	-2.7	-6.6	-4.2
Pa. ⁵	17,489	1,118,420	63.95	-.2	-.3	-.8	+1.4
P. R.	1,867	15,446	8.27	-.5	-.4	+3.1	+5.1
R. I.	117	8,962	76.60	-4.9	-3.2	-10.7	-3.9
S. C.	1,720	74,087	43.07	-.6	+1.8	-3.5	-.8
S. Dak.	164	9,651	58.85	-1.2	+1.8	-10.9	(1)
Tenn.	2,872	138,073	48.08	+.3	+3	-9	+8.4
Tex.	6,373	363,598	57.05	-.2	-1	+1	+11.9
Utah	201	13,630	67.81	-2.0	+9	-7.8	-9.8
Vt.	134	8,092	60.39	-.7	-1	-8.8	+4.2
V. I.	19	530	(1)	(1)	(1)	(1)	(1)
Va.	1,222	64,956	53.16	+.2	+3.3	+.1	+22.8
Wash.	743	71,041	95.61	-1.7	-1.6	-.9	-2.9
W. Va.	1,043	39,020	37.41	-.9	-15.5	-4.2	-9.8
Wis.	1,008	80,214	79.58	-.6	-5.6	-1.5	-2.9
Wyo.	68	4,594	67.56	(1)	(1)	(1)	(1)

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$34,110 to 296 recipients; Missouri, \$47,339 to 728 recipients; and Pennsylvania, \$690,994 to 11,026 recipients.

³ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Program initiated July 1959 under the Social Security Act amendments of 1958.

⁵ Increase of less than 0.05 percent.

Table 11.—*Aid to dependent children: Recipients and payments to recipients, by State, August 1959*¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		July 1959 in—		August 1958 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total	771,194	2,910,722	2,235,360	\$82,475,049	\$106.94	\$28.33	(*)	-0.2	+5.8	+10.5
Alabama	22,063	87,954	68,627	618,189	28.02	7.03	-1.0	-1.0	-3.7	+21.9
Alaska	1,110	3,818	2,863	119,369	107.54	31.26	-3.0	+5.4	-5.0	+21.7
Arizona	6,707	26,596	20,323	822,152	122.58	30.91	+.9	+1.2	+12.4	+29.6
Arkansas	6,979	26,537	20,769	409,911	58.73	15.45	+1.9	-2.5	-7.4	-8.4
California	70,908	251,684	196,008	11,396,539	160.72	45.28	-.5	-1.2	+9.1	+10.5
Colorado	6,968	26,827	20,948	867,273	124.47	32.33	-.4	-3.3	+3.5	+5.2
Connecticut	7,224	23,889	17,785	1,141,832	158.06	47.80	+.1	+.1	+11.7	+13.6
Delaware	1,597	6,062	4,683	118,146	73.98	19.49	-2.5	-17.8	+4.0	-13.4
District of Columbia	3,874	17,046	13,428	568,080	146.64	33.33	+.7	+.8	+21.8	+43.2
Florida	27,828	102,481	79,534	1,665,985	59.87	16.26	+.3	+.5	+10.6	+10.1
Georgia	15,236	56,414	43,434	1,342,986	88.15	23.81	-1.2	-1.2	-2.0	+5.1
Guam	72	420	355	4,864	67.56	11.58	-.5	+1.1	(*)	(*)
Hawaii	2,396	9,332	7,418	340,401	142.07	36.48	-3.0	+5.4	-5.7	+5.2
Idaho	1,935	7,114	5,236	286,417	148.02	40.26	-.3	-2.2	+5.4	+9.2
Illinois	34,741	142,322	109,465	5,518,214	158.84	38.77	+.7	+1.0	+9.4	+13.8
Indiana	11,414	41,457	31,157	1,145,032	100.32	27.62	-.6	-1.2	+6.8	+4.8
Iowa	8,725	32,144	24,200	1,146,146	131.36	35.66	-.4	-1.2	+7.5	+9.9
Kansas	5,757	21,685	16,996	767,493	133.31	35.39	+.2	-2.2	+8.7	+14.3
Kentucky	20,809	74,905	56,315	1,510,200	72.57	20.16	-.2	(*)	+1.1	+2.7
Louisiana	24,206	98,819	76,588	2,164,527	89.42	21.90	+.1	+.1	-.4	+5.0
Maine	5,563	19,627	14,463	537,841	96.68	27.40	-.4	-7.7	+8.2	+11.6
Maryland	8,630	35,753	27,970	1,020,627	118.27	28.55	+1.3	+1.6	+16.7	+24.2
Massachusetts	14,073	47,172	35,321	2,048,495	145.56	43.43	-1.3	+5.5	+3.7	+1.6
Michigan	26,887	95,104	69,652	3,625,604	134.85	38.12	-1.3	-1.1	+7.8	+10.1
Minnesota	9,542	32,764	25,487	1,454,337	152.41	44.39	-.4	+3.0	+8.0	+12.4
Mississippi	18,821	72,678	57,038	775,215	41.19	10.67	+.3	+4.4	+12.5	+14.3
Missouri	25,896	97,973	74,119	2,344,389	90.53	23.93	+.2	+3	+6.0	+14.8
Montana	1,854	6,849	5,349	227,583	122.75	33.23	+.5	(*)	-6.5	-3.9
Nebraska	2,794	10,380	7,877	201,515	104.34	28.08	+.3	+1.9	-4.2	-1.3
Nevada	1,028	3,424	2,657	91,846	89.34	26.82	+2.2	+2.1	+13.3	+10.7
New Hampshire	1,051	3,955	2,966	162,688	154.79	41.13	-2.1	-4	+5.3	+13.5
New Jersey	11,242	37,609	28,523	1,740,411	154.81	46.28	+2.8	+3.1	+24.2	+32.4
New Mexico	7,236	28,086	21,690	841,103	116.24	29.95	+.3	+3	+5.4	+31.3
New York	65,603	256,301	193,200	10,523,948	160.42	41.06	+.2	-1	+1.6	+4.6
North Carolina	25,248	99,541	76,684	1,953,617	77.38	19.63	-1.2	-3	+5.1	+12.0
North Dakota	1,712	6,414	4,983	244,482	142.80	38.12	-1.2	-1.2	+3.8	+8.1
Ohio	24,371	95,302	73,058	2,687,081	110.26	28.20	+.5	+1.1	+11.1	+28.9
Oklahoma	17,303	60,497	45,873	1,913,174	110.57	31.62	+1	+2	+4.1	+11.2
Oregon	5,168	17,875	13,251	691,988	133.90	38.71	-3.1	-3.3	+11.7	+13.1
Pennsylvania	45,854	180,242	136,959	5,665,599	123.56	31.43	+3.1	+4.2	+16.2	+24.0
Puerto Rico	53,198	198,250	158,379	794,963	14.94	4.01	+1.0	+6	+11.8	+20.5
Rhode Island	4,458	16,117	12,106	578,397	129.74	35.89	-.5	-5.5	+2.8	+5.8
South Carolina	9,462	37,573	29,537	541,219	57.20	14.40	-.8	+1.9	+1	+2.6
South Dakota	3,095	10,673	8,036	312,882	101.09	29.32	+.4	+6	+1.7	+5.5
Tennessee	21,961	81,105	61,146	1,515,543	69.01	18.69	+4	+2	+7.4	+7.5
Texas	23,251	96,577	73,675	1,647,957	70.88	17.06	-2.7	-2.7	-9.8	-7.3
Utah	3,370	12,062	9,015	409,656	121.56	33.96	+2	-7	+5.5	+1
Vermont	1,242	4,418	3,314	134,650	108.41	30.48	-.4	-9	+12.1	+29.4
Virgin Islands	220	762	634	9,165	41.66	12.03	-3.2	-2.0	-2.1	+23.4
Virginia	9,157	36,754	28,841	754,683	82.42	20.53	-3	-3	(*)	+9.2
Washington	11,144	37,263	29,149	1,692,282	151.86	45.41	-5.2	-6.9	-6.9	-3.2
West Virginia	20,269	78,239	60,909	1,759,807	86.82	22.49	-.5	-11.6	+3.1	-1.2
Wisconsin	9,198	33,174	25,308	1,428,335	155.29	43.06	+1	-4	+9.3	+10.9
Wyoming	744	2,604	2,053	100,213	134.69	37.20	-1.6	+2	+10.0	+13.1

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Decrease of less than 0.05 percent.

⁴ Program initiated July 1959 under the Social Security Act amendments of 1958.

⁵ Increase of less than 0.05 percent.

Table 12.—*Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, August 1959*¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1959 in—		August 1958 in—	
				Number	Amount	Number	Amount
Total	342,566	\$21,676,721	\$63.28	+0.4	+0.4	+7.7	+12.9
Ala.	12,542	420,771	33.55	-.4	+.1	-2.6	+19.8
Ark.	7,084	257,042	36.28	+.2	-2.1	+1.3	+5.4
Calif.	6,873	591,653	86.08	+3.3	+2.2	+78.1	+100.7
Colo.	5,571	369,072	66.25	-.2	+1.1	+1.4	+11.1
Conn.	2,155	287,885	133.59	-1.4	+3.7	+2.7	+10.8
Del.	358	23,388	65.33	+3.5	+3.9	+20.9	+22.3
D. C.	2,598	186,261	71.69	-2.7	-5.8	+6.9	+15.4
Fla.	8,377	497,293	59.36	+8.8	+1.1	+27.6	+31.5
Ga.	19,421	1,009,503	52.00	+1.3	+1.4	+21.2	+34.5
Guam	34	787	(2)	(2)	(2)	(2)	(2)
Hawaii	1,069	80,031	74.87	-.2	+.2	-1.0	+14.0
Idaho	991	69,045	69.67	-.3	-.2	+7.6	+13.8
Ill.	17,815	1,406,204	78.93	0	-1.0	-1.0	-4.7
Kans.	4,173	337,031	80.76	-.3	-1.6	-3.0	+2.2
Ky.	8,015	353,372	44.09	-4.4	-4	+5.5	+20.8
La.	15,387	828,346	53.83	+3	+3	+1.6	+9.0
Maine	1,914	134,860	70.46	+1.4	+.9	+29.2	+40.3
Md.	5,862	381,660	65.11	+4.1	+4.2	+13.0	+16.1
Mass.	9,998	1,153,567	115.38	-.1	+2.7	+5.4	+6.1
Mich.	4,328	369,501	85.37	+1.3	+5	+17.8	+20.6
Minn.	2,227	137,371	61.68	+.3	+.6	+13.0	+14.0
Miss.	9,159	274,841	30.01	+1.8	+1.9	+40.2	+42.0
Mo.	15,513	945,489	60.95	+.3	+5.4	+2.8	+11.5
Mont.	1,430	100,234	70.09	+.1	-.2	-1.5	+1.2
Nebr.	1,564	109,334	69.91	0	-2.3	+8.5	+11.2
N. H.	404	35,957	89.00	+2.3	+1.8	+16.8	+21.6
N. J.	6,143	581,904	94.73	+.5	+.7	+15.4	+20.8
N. Mex.	2,276	149,219	65.56	+.4	+.1	+9.4	+26.4
N. Y.	37,494	3,699,370	98.67	-.6	-1.3	-4.1	+.3
N. C.	18,069	878,329	48.61	+.3	+2.1	+9.0	+23.7
N. Dak.	1,073	105,374	98.21	-.1	+6.5	+4.2	+12.9
Ohio	10,796	732,496	67.85	+.4	-1.4	+12.5	+26.4
Oklahoma	8,974	768,450	85.63	+.3	+4	+5.7	+11.8
Oreg.	4,930	404,682	82.09	-1.2	(1)	+12.4	+14.5
Pa.	16,341	984,705	60.26	+.4	+.8	+6.0	+7.5
P. R.	21,760	190,710	8.76	+.3	+4	+1.8	+2.5
R. I.	2,741	223,355	81.49	-.1	+1	+16.3	+19.3
S. C.	7,779	283,064	36.39	-.8	+3.8	+1.4	+5.8
S. Dak.	1,098	68,028	61.96	+.6	+1.3	+9.4	+28.8
Tenn.	8,137	376,759	46.30	+2.2	+2.6	+33.6	+44.6
Tex.	5,356	283,415	52.92	+1.7	+1.9	+54.0	+74.1
Utah	2,224	162,730	73.17	+1.5	+2.7	+15.9	+22.5
Vt.	825	49,343	59.81	-.1	-1	+14.1	+28.0
V. I.	102	2,590	25.39	0	+2	0	+15.1
Va.	6,123	292,163	47.72	+.2	+1.3	+6.9	+23.6
Wash.	6,243	615,006	98.51	+.6	+1.3	+4.0	+4.7
W. Va.	7,374	267,635	36.29	0	-14.2	-2.7	-8.3
Wis.	1,308	158,703	121.33	-.7	+2.6	+4.1	+10.4
Wyo.	538	37,893	70.43	+2.1	-.7	+7.0	+6.3

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Average payment not computed on base of less than 50 recipients; percentage change, less than 100 recipients.

³ Program initiated July 1959 under the Social Security Act amendments of 1958.

⁴ Increase of less than 0.05 percent.

Table 13.—*General assistance: Cases and payments to cases, by State, August 1959*¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	July 1959 in—		August 1958 in—	
				Number	Amount	Number	Amount
Total	380,000	\$25,711,000	\$67.67	+2.8	+4.2	-0.9	+10.9
Ala.	101	1,339	13.26	-10.6	-10.0	-14.4	-15.9
Alaska	169	10,422	61.67	-6.1	-1.0	-11.5	-21.2
Ariz.	2,997	128,069	42.73	+3.3	+2.0	+12.0	+13.3
Ark.	258	3,566	13.82	-10.7	-14.0	-34.8	-24.6
Calif.	32,811	1,898,099	57.85	-1.8	-1.8	-5.3	-3.3
Colo.	1,108	47,772	43.12	+1.8	+1.7	-24.4	-10.5
Conn.	3,480	323,966	72.31	-2.8	+8	-20.1	-15.6
Del.	1,563	95,611	61.17	+1	-3	-5.8	-9.1
D. C.	1,380	100,575	72.88	+7	+5	+18.8	+29.7
Fla.	8,700	280,000					
Ga.	2,235	57,937	25.92	+6.8	+8.9	-2.8	+2.5
Guam	3	79	(1)	(1)	(1)	(1)	(1)
Hawaii	1,195	87,140	72.92	-4.6	-6.8	-3.7	+8.9
Ill.	47,670	4,252,078	89.20	+2.6	+2.1	+34.9	+44.4
Ind.	21,080	674,086	31.98	+9.4	+15.4	-12.5	-14.2
Iowa	3,492	121,131	34.69	+6	-1.8	-7.8	-10.4
Kans.	1,947	120,919	62.11	0	+1	+9	+10.8
Ky.	1,895	61,352	32.38	-7.9	-25.0	-31.8	-37.3
La.	8,897	437,142	49.13	-1.5	-7	-8.8	+5.5
Maine	1,998	76,349	38.21	-8.6	-5.2	-12.0	-13.6
Md.	2,602	159,221	61.19	+4.0	+5.6	+3.5	+9.6
Mass.	8,367	556,930	66.56	-4.7	-5.6	-7.1	-6.5
Mich.	32,426	3,274,143	100.97	-3.8	-2.9	-4.9	+5.2
Minn.	7,730	521,516	67.47	+10.0	+9.5	+6.4	+7.5
Miss.	1,076	15,826	14.71	-4.1	-2.8	+13.0	+16.1
Mo.	8,292	531,144	64.05	+1.8	+1.2	+13.5	+12.4
Mont.	1,208	55,981	46.34	+11.4	+20.9	+12.1	+9.7
Nebr.	1,123	50,355	44.84	+2.7	-5.3	+7.4	+5.8
Nev.	283	10,498	37.10	+6.0	-7.8	-48.5	-9.1
N. H.	616	26,556	43.11	-14.3	-31.0	-40.5	-48.7
N. J.	9,155	907,898	99.17	-5.0	-6.8	-8.5	-7
N. Mex.	551	24,237	43.99	-3.3	+2.0	+2.4	+15.8
N. Y.	36,036	3,237,091	89.83	+3	+2.1	+5.7	+14.8
N. C.	1,686	38,397	22.77	-1.0	-1.7	-37.3	-42.2
N. Dak.	314	16,252	51.76	-2.2	+1.4	+3	+15.4
Ohio	35,225	2,435,302	69.13	+7.3	+12.1	-19.4	-10.7
Oklahoma	6,668	86,171	12.92	+4.4	+4.6	-6.3	-13.1
Oreg.	2,429	112,171	46.18	-33.6	-46.3	-38.2	-49.7
Pa.	41,529	3,294,786	79.34	+19.9	+36.0	+47.6	+78.0
P. R.	1,808	12,819	7.09	+148.0	+122.2	+5.8	+11.5
R. I.	3,021	210,649	69.73	-9.0	-6.5	-7.7	+2.6
S. C.	1,297	29,764	22.95	+7.4	+3.9	-13.4	-14.7
S. Dak.	313	10,230	32.68	+2.3	+5.1	-66.6	-68.3
Tenn.	1,972	28,679	14.54	+3.0	+2.3	-18.9	-27.0
Tex.	9,000	246,000					
Utah	1,674	108,741	64.96	+2	-4.2	-21.3	-18.3
Vt.	1,150	75,000					
V. I.	110	2,618	23.80	-1.8	-8	-14.1	-4.4
Va.	1,884	73,731	39.14	+8.5	+6.4	-5.5	+2.1
Wash.	8,403	584,568	69.57	-3.0	-8.0	-36.0	-33.3
W. Va.	2,532	82,297	32.50	-1.8	-1.7	-5.7	-9.4
Wis.	7,187	542,708	75.51	-2.0	-5.5	-23.9	-27.5
Wyo.	321	18,349	57.16	-2.7	-7.2	-22.1	-18.9

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available.

³ About 7 percent of this total is estimated.

⁴ Partly estimated.

⁵ Average payment not computed on base of less than 50 cases; percentage change, on less than 100 cases.

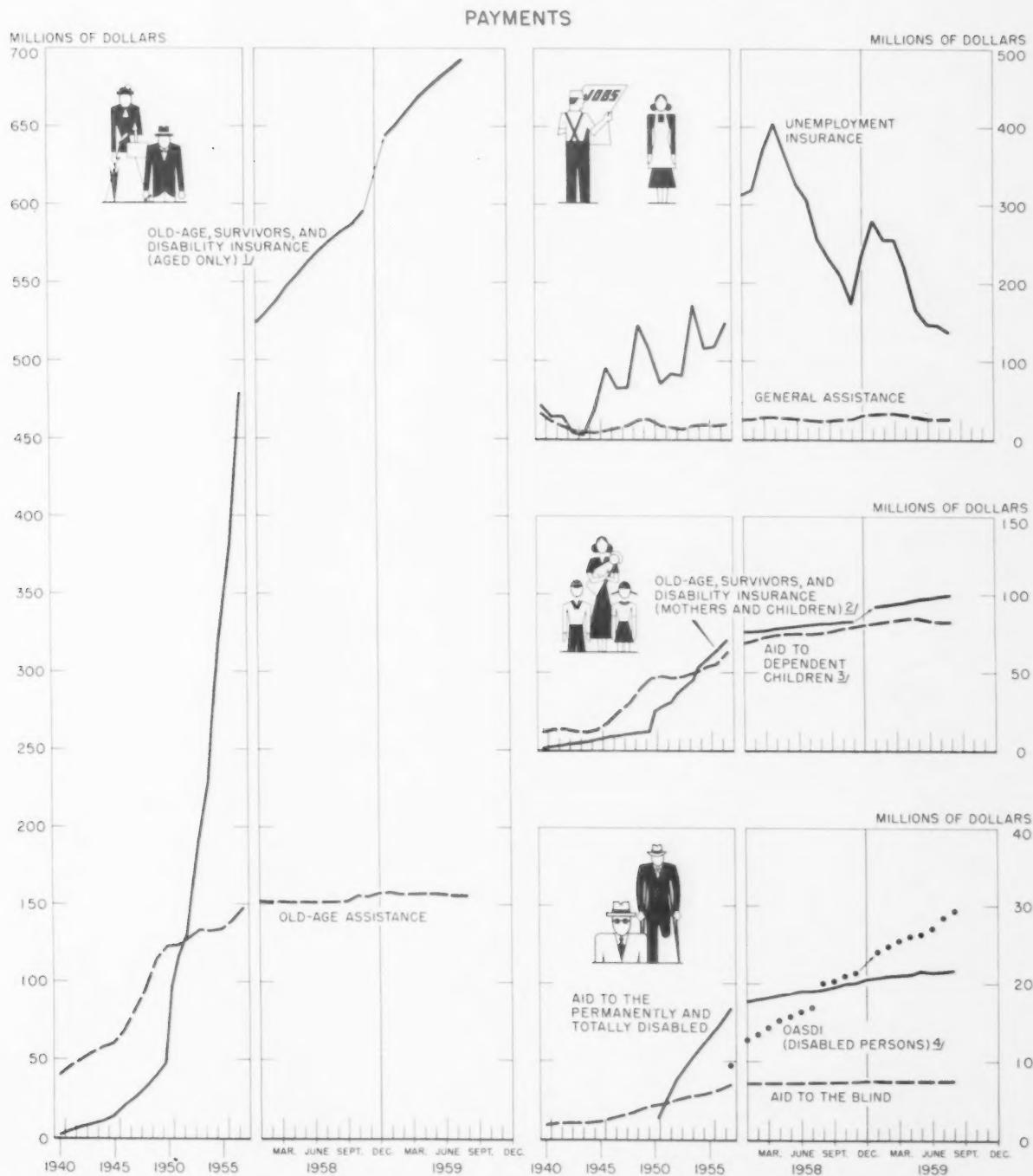
⁶ Program initiated July 1959.

⁷ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Includes cases receiving medical care only.

⁹ Estimated on basis of reports from sample of local jurisdictions.

Social Security Operations*



* Old-age, survivors, and disability insurance: benefits paid during month (current-payment status; data for December 1958 not available); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws (and under Federal workers' program); annual data represent average monthly total.

¹ Receiving old-age, wife's or husband's, widow's or widower's,

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

or parent's benefit.

² Receiving mother's benefit, wife's benefit payable to young wives with child beneficiaries in their care, or child's benefit payable to children under age 18.

³ Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

⁴ Disabled workers aged 50-64 or disabled dependent children aged 18 or over of retired, disabled, or deceased workers.

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